McCLURE'S MAGAZINE
VOL. XXVII SEPTEMBER, 1906 No 5

THE STORY OF MONTANA

BY

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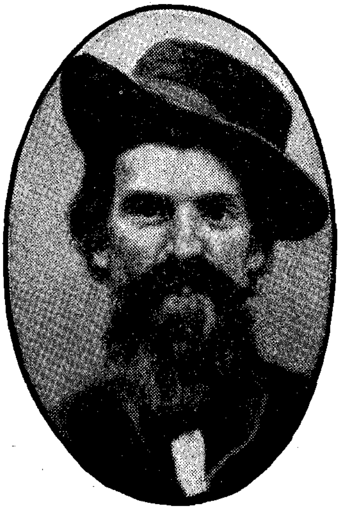
II

THE TREASURE OF BUTTE HILL AND DEVELOPMENT OF THE GREAT COPPER INDUSTRY—BEGINNINGS OF THE CLARK-DALY FEUD

ILLUSTRATED WITH PORTRAITS AND PHOTOGRAPHS

THE placer-mines of Montana disgorged immense wealth. The greatest deposit of placer-gold, next to that at Alder Gulch, was in Last Chance Gulch, where Helena, the capital of the State, now stands. It was named "Last Chance" because it was the forlorn hope of the prospectors who discovered it. It produced sixty millions of gold. Placer-mining had its brief but flourishing day. The miners worked the placers out before they attempted quartz-mining because the placer-gold lies close to the surface, is easily accessible, and may be secured without the draining expenditures of quartz-mining. Placer-mining is now practically extinct in Montana. And with the passing of the placers the story of the "Old West" drew to a close in Montana. The game of chance, with all its picturesque conditions, its appeal to the imagination, and its incidental bloodshed and violence, was played out, and organized industries took its place.



BILL FAIRWEATHER

The man who first discovered the Alder Gulch placer deposits of gold

When the miners had exhausted the placer-beds, they naturally sought for the hidden veins, and quartz-mining — the extraction of the metals from within the mountains by the sinking of shafts — became in time the foremost industry of the Rockies. It was this form of mining that created in a day the millionaires of the West. The mere location of the surface outcrop, or apex of the vein, gave into the possession of the discoverer all the wealth between its walls, down as far as Chinese territory, without regard to the vein's devious wanderings. The refugee from Eastern civilization

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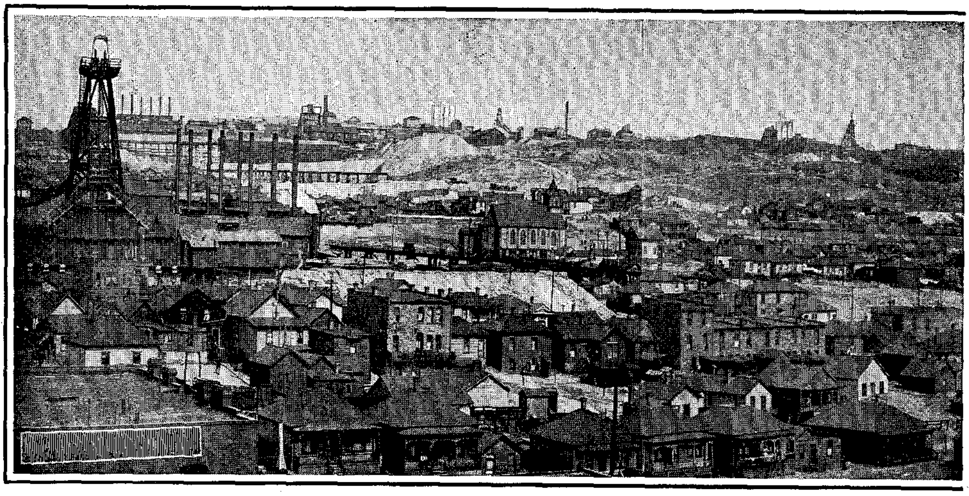


THE BLEAK

Where the people who work the richest copper camps in the country live, surrounded by the smoke of smelters, total supply of the world —

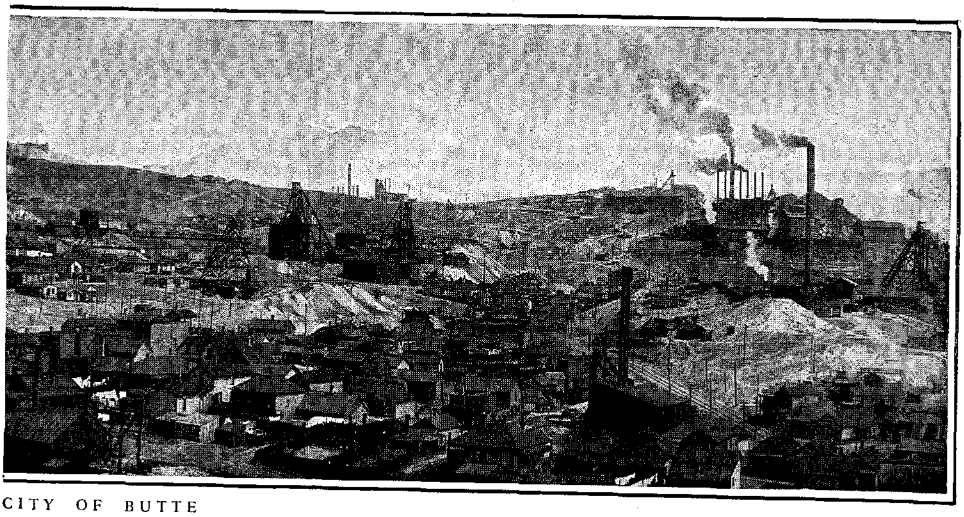
who to-day lounges around the Montana gambling saloon, spurned like an ownerless dog, may to-morrow discover in the hills a mine worth millions, and become a power in affairs around him. On the other hand there are prospectors all through the West who spend precious years drilling through rock which every geologist condemns as hopelessly barren. The dream of the prospector is unfading. He haunts the old cabin in the hills, living on flour and bacon; and only the grave snuffs out hope.

"Let me have thirty dollars," said a prospector one day to a lawyer friend. "I must have powder and grub. I'll pay you back within a week. I've struck it rich. I'm within three feet of a million dollars." Two weeks later the lawyer, who had accommodated his friend, met him on the street. The prospector seemed anxious to avoid his creditor. "The last time I saw you, you were within three feet of a million dollars," remarked the lawyer. "What's the news now?" "Oh, h—," said the prospector, "I'm not within a million feet of three dollars."

It was the discovery of copper. however, that gave to Montana the name of the Treasure State. Around the Butte hill, which during the past fifteen years has produced one-third of the copper supply of the world, has centered one of the most fascinating conflicts, and at the same time one of the most corrupt political and commercial conflicts, known to history. This struggle between mining kings of limitless wealth made hundreds of men, and ruined thousands; it perverted the moral sense of entire communities; it placed scores of prominent men within the shadow of prison-walls; it destroyed promising political careers, and checked worthy names from the scroll of state and national fame. It sent nondescripts afloat upon the sea of national politics, corrupted the machinery of justice to the core, and placed the law-making power of the State upon the auction block.

Fifty millions of dollars annually has been the average output of this marvelous deposit of copper which lies within six hundred acres of mountain — the area of a good-sized farm. Nine hundred millions of dollars in twenty years is the official government estimate of its product. Another hundred millions has doubtless failed of accounting, or has been lost to computation in the general riot of production. This was the prize around which was waged during later years the most prolonged and bitter struggle ever witnessed in American politics.

The richness of the Butte hill surpasses the treasure of Monte Cristo, and the story of the crimes and passions which seethed about it makes a narrative almost as romantic as the adventures of Edmond Dantès. Miners have packed their blankets on foot into Butte and within a year have ridden out in Pullman coaches, independently rich, bound for the alluring cities of the Pacific coast. Had the Government of the United States withheld this strip of territory,



CITY OF BUTTE

and where grass never grows. This hill produces $50,000,000's worth of copper a year — about a third of the from an area of 600 acres

instead of parting with it to its discoverers for five dollars an acre, it could have paid off the national debt. Its total output would have carried on the wars of Napoleon.

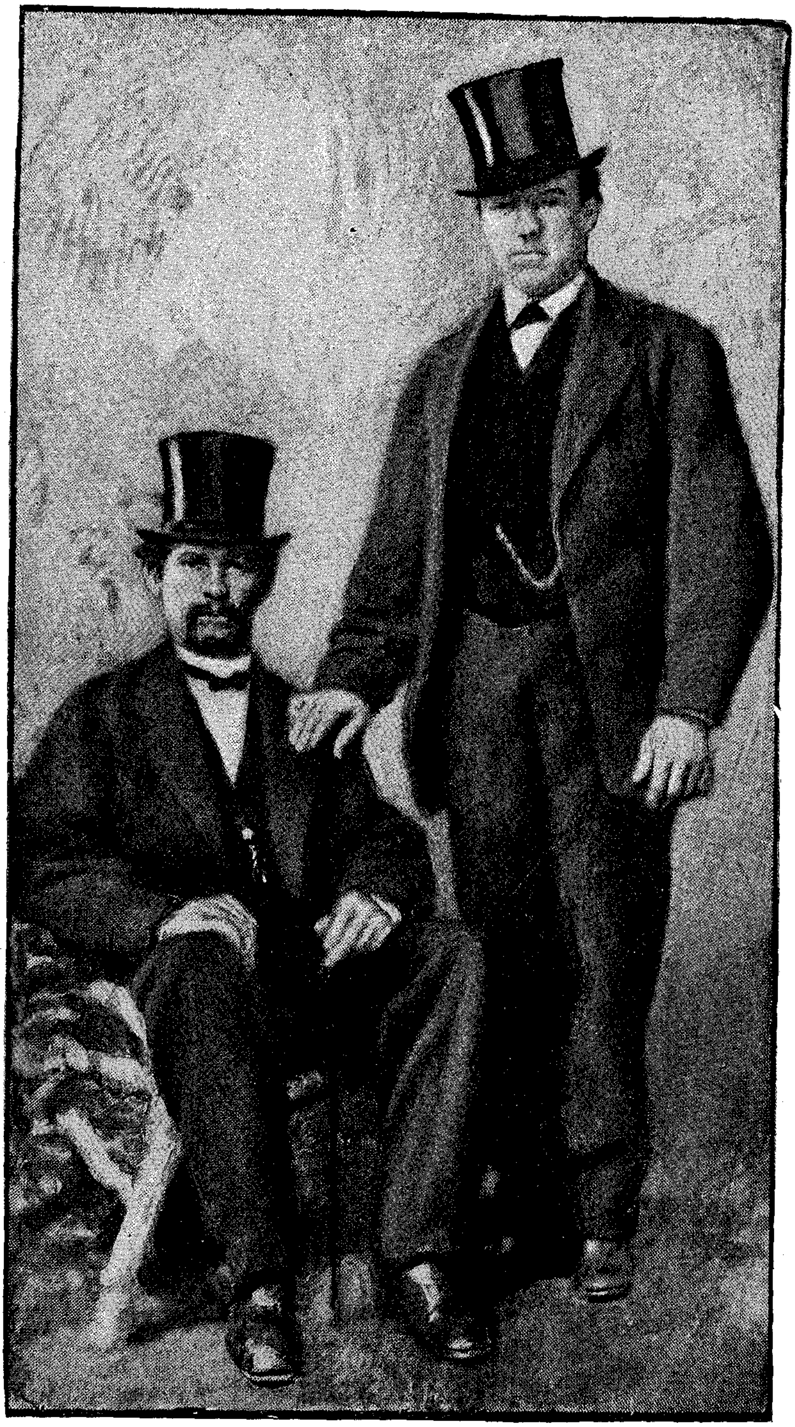
Inseparably linked with the discovery and development of this treasure-trove of the hills is the name of Marcus Daly, one of the most remarkable men who ever came to the West, and one of the two great protagonists whose personal feud is a large part of Montana's history. Through the treasure of the Butte hill, Daly was suddenly elevated from the ranks of the miners to the most powerful sway any individual ever achieved over a western American community. No multi-millionaire ever came into closer contact with all the elements of a turbid and unblending population, or exerted such influence upon them. Around him were his old companions of the mining levels of the Comstock in Nevada, whom he had known in his early struggles. Daly was big-hearted and generous, and he assisted these cronies by giving them temporary leases on portions of his property, allowing them to enter the ground and take out wealth enough to live in luxury for the remainder of their days. Oftentimes he did not know or care how much they took. These men in turn emulated the generosity of their patron, and Butte in time became known for many an odd tale of extravagance, and many a touching story of charity.

Miles Finlen made a colossal fortune out of a lease given him by Marcus Daly. A few years ago, just before Christmas time, an old lady opened a little news stand on one of the street corners of Butte. The weather was cold, and the woman looked pinched and depressed. Finlen happened along, bought an evening paper, and, pulling out a roll of bills, asked the old lady how much it would take to get her a comfortable room and pay her expenses through the winter. The old woman had never seen Finlen before and, somewhat dumfounded, said she didn't know. "Well," said Finlen, "here is three hundred dollars." "God bless you," said the old woman; "that will take me to California, where my cough will be better, and where I can be near my daughter."

Marcus Daly and William A. Clark

The story of copper is largely woven around the passions, hatreds, and ambitions of two men who by nature were antagonists — Marcus Daly and William A. Clark. To understand the story, one must understand the men. No two men of rival prominence in the world's affairs ever differed more strikingly in their whole physical and mental make-up. They would have been enemies had they never met, for each represented all that the other most despised and distrusted.

Clark was an undersized man, wiry of figure and rather delicately built. He was fond of art, a judge of good pictures, and had been from his boyhood a student. He had studied law in early life, had perfected himself in French, and had a smattering of other languages. From the beginning



MARCUS DALY IN 1863, AND HIS FRIEND BILL SKYRME

A likeness of Daly in the days when he was working in the Comstock lode in Nevada, before he went to Butte. The man seated is Bill Skyrme who started Daly in life by giving him a mine contract at Virginia City. Skyrme knew Daly better than any one else. The photograph was taken in San Francisco, to record Daly's possession of a top hat—the first one he ever owned of his prosperity he traveled extensively and spent much of his time in Paris where he had a residence. Inordinately vain, he loved the flattery and adulation of women. He was a Beau Brummel in the midst of the awkward inelegance of the West. His taste and cultivation made him conspicuous among the miner-millionaires of Montana, and his intelligence would have won for him the respect of all his fellows had it not been offset by a cold and treacherous temperament and a certain narrowness and selfishness which marked all his dealings with men. With all his wealth — and after his acquisition of the United Verde mine at Jerome, Arizona, it came to exceed Daly's by far — he had the reputation of being extremely close-fisted in his business relations and in his occasional contributions to public funds. This was true of him at all times, except when his own political interests seemed in jeopardy, or when Daly goaded him to the point of revenge. Even in politics he made himself unpopular by the bluntness of his bribes and his subsequent coldness toward those who had served him loyally. Men who had made personal sacrifices for him in politics often found it difficult to obtain ordinary business favors from him. His contributions to political committees were small.

Yet, withal, Clark had staunch and tried friends in those early days — some who were attached to him personally, others who looked jealously upon the growing power of Daly.

Daly resorted to bribery of a different sort. Vast sums of money left his purse which he must have known would find their way into questionable channels. In the capital fight of 1894 between Helena and Anaconda, he spent over a million dollars. But if he ever bribed men in high places, the fact never became public property, nor were such things even whispered, much less openly alluded to in the public press. Daly's popularity among the miners and business men of those sections of the State in which his vast interests lay, obviated the necessity of expending large sums of money to secure their political support.

Daly made a point of coming continually into personal contact with his miners. They might often be heard in eulogy of him. Clark directed his affairs largely from his office. He affected art and costly paintings. Daly found his recreation at his Bitter Root Ranch among his famous thoroughbreds. Clark sought political office. Daly was ambitious for the satisfying things that go with political power — outside of mere office-holding — the power to assist others politically, to win the gratitude of men for favors conferred, and to draw the good-will that goes out to the man who, though he has influence, has no ambition for office.

"I admire the men like Hoar and Morgan and Vest who have made public affairs a study and are equipped by early training for those duties," said Daly. "I know my shortcomings. In the Senate I would be out of my element. When the business magnates of the country cross the continent, they run their private cars into Anaconda to call on me. They respect me in my proper sphere. That is enough satisfaction for a man who started out in the world with as little capital as I had."

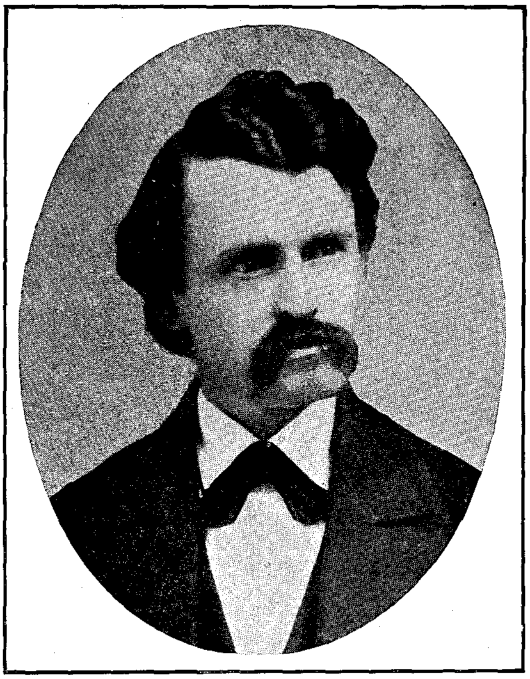
Two Kinds of Self-Made Men

Daly was a man of medium height and stocky figure. A splendid, full-rounded head topped a well-knit body. His eye was marvelously clear, and his voice, in conversation, was low and mellow. His feet were small and his hands, despite the hardships of his early life, were delicate and shapely as a woman's. He had had no early advantages. He was born in Ireland and left that country when he was not yet fifteen. He sold newspapers in New York and later obtained employment as messenger in a mercantile or banking-house in that city, where he saved enough money to take him by water to California. From there he drifted up to the Comstock in Nevada, and then went to Montana. He would have forced himself up through poverty and obscurity had he never discovered the Butte hill. No man was shrewder in his every-day intercourse with men. Few knew the real workings of his mind — he seemed to divine the mental processes of others. He did not belong to that race of poverty-stricken and superior men who, as Balzac said, can do everything for the fortunes of others but nothing for their own.

Daly's ranch in the Bitter Root Valley, 150 miles west of Butte, was his favorite hobby. It was six miles in length and as wide as the valley that is hemmed by the shadow-draped, crepuscular mountains which rise sheer and somber into the sky above it. Here was the famous "Tammany Hall," a stable that housed Hamburg, Ogden, Inverness, Bathampton, and Tammany. Here these turf heroes were groomed and pampered like the horses of oriental kings. Miles of electric-light wires and water-pipes connected the different stables and covered trotting tracks. Dotting the great expanse of foothill and prairie were the arbor-shaded lodges of the foremen and keepers of the ranch, gemming the fields with clustering islands of green, and ornamenting the deep vistas of the driveways. Along these were deer friths, where the game of the hills frolicked and sported in heedless captivity. This was the summer home of the copper king, and here he secluded himself from the turmoil of the mines and entertained his friends. On this ranch he spent millions. A single irrigating ditch cost him $200,000.

There was a "stub" that ran from Anaconda, Daly's winter home, to the main line of the Northern Pacific at Garrison, where it connected with those splendidly-equipped trains, serpentine voyagers upon the prairie-sea, that leave St. Paul and swing across the continent through cañon, forest, and plain, dropping headlong down the west slope of the Cascade Range into Seattle the third day out. These trains went west by way of Missoula, near Daly's ranch home. In winter, storms in Dakota delayed these flyers; in spring, the freshets; in summer, heavy passenger travel; and in the fall, the cumbrous movement of the harvests.

Daly was once on the witness-stand and under cross-examining fire by a legal representative of the Northern Pacific Railroad. "Where do you live?" the first question was sharply asked. "I have a residence at Anaconda and one at Hamilton," replied Daly. "Well," impatiently queried the lawyer, "where do you spend most of your time?" Quick as the flash of a quail's wing came the answer "At Garrison, waiting for Northern Pacific trains."



WILLIAM A. CLARK

From a photograph taken at Deer Lodge when Clark was employed in Robert W. Donnell's bank

William A. Clark taught school and studied law in Missouri. He was born in Pennsylvania of Irish ancestry. He had, as a boy, ambitions which have moved the best of men. The determination to acquire knowledge of all kinds, but especially that which was most useful to him at the moment, is responsible, in great measure, for his immense wealth. Long after he came West, he took a course of mining engineering in the Columbia School of Mines, leaving his business in the hands of others while he pursued his studies in New York. His knowledge of mining enabled him to check and tally the reports of his own experts and to detect the flaws in a mining venture even after a favorable report. It was this technical expertness that induced him to develop the famous United Verde mine at Jerome, Arizona, after others had condemned it.

Clark was reticent and exclusive — by nature rather than from policy. His manner had something of the dreamer. He lacked Daly's tremendous energy and personal magnetism. He lacked also his ready wit and the slashing force which accomplished big things on the stroke of the clock. But he was a man of quiet, earnest persistence and when forced to the wall, rarely gave up the struggle without showing fighting-teeth and leaving a trail of havoc.

Beginnings of Two Great Fortunes

Clark had been a clerk for Robert W. Donnell, one of the early pioneers of Montana who accumulated a fortune as a merchant during the first gold excitements in the Rocky Mountains. Donnell opened a small banking-house in Deer Lodge, Montana, and afterwards established the firm of Donnell, Lawson & Simpson, at 102 Broadway, New York, which failed in the Wall Street panic of 1884. When Robert W. Donnell was about to go to New York to establish his house there, he opened a branch house at Butte, taking into partnership W. A. Clark and another of his clerks, S. E. Larabee. Clark took charge of the Butte bank and acquired Donnell's interest after the failure of the New York house.

Donnell, Clark & Larabee had loaned, in the course of their banking business at Butte, some thirty thousand dollars to William L. Farlin, an intimate friend of Clark. Farlin had located several claims on the Butte hill, and one down below the town called the Trevonia. The Trevonia was promising. Farlin started to develop it and, in order to do so, borrowed the money from Donnell, Clark & Larabee at Butte.

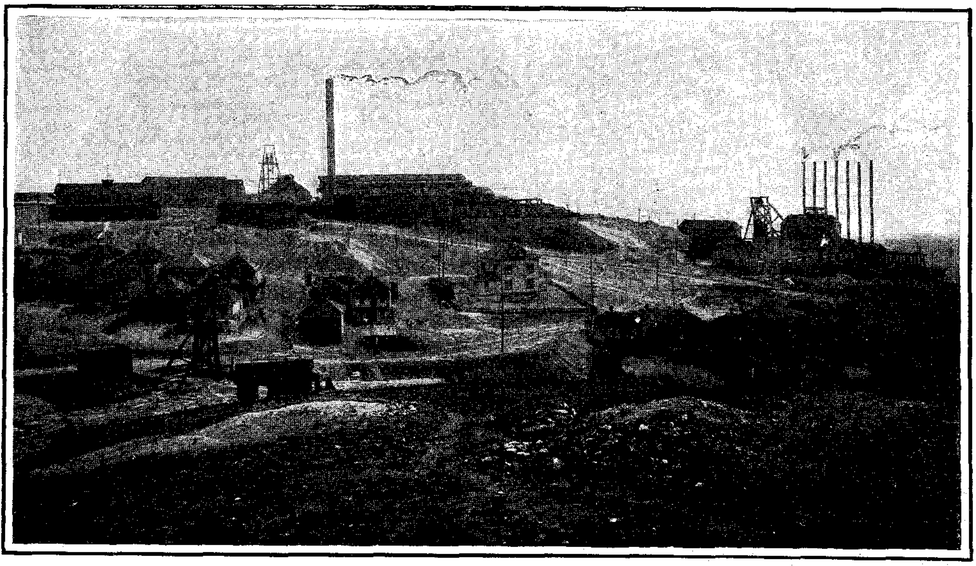
When the loan came due, Farlin was unable to meet it, and in order to secure his friend Clark, placed all his mining property in Clark's hands with the understanding that Clark should work the properties to the best advantage, pay off the indebtedness, and restore the claims to Farlin. Instead of working the Trevonia, the most promising, Clark leisurely prospected the other claims — realizing nothing, of course — and at the expiration of his trusteeship claimed forfeit of everything Farlin owned. Larabee looked upon Clark's mineral holdings with distrust, and in a settlement between the two, took a band of valuable horses belonging to the firm in exchange for his half-interest in the mines which had once belonged to Farlin. Clark thus became the sole owner of the interests which laid the foundation of his great fortune.

Marcus Daly went to Butte in 1876 as the representative of the Walker Brothers of Salt Lake City, large mining investors. He bought for Walker Brothers the Alice mine, afterwards one of the great silver mines of the State.

It was about 1880 that Daly became interested in the Anaconda mine, which lay lower down than the Alice, and near the foot of the Butte hill. He bought it for $30,000 from Michael A. Hickey, who, with his brother, Edward, and Charles X. Larabee, had located it on government ground. Hickey gave his discovery the name

THE GREAT ANACONDA MINE

The biggest producer on Butte hill, the second mine Daly owned and the foundation of his fortunes. Butte was a silver camp until the ore in the Anaconda proved Daly's theory that the hill was full of copper. He kept the secret to himself, and quickly bought in all the adjacent mines at low prices



"Anaconda" because, when a soldier in the army of the Potomac, he had read one of Horace Greeley's editorials which said that McClellan was enveloping Lee's army "like a giant anaconda." The word lodged in Hickey's memory, and when he located his claim, he gave it the name which had quickened his fancy as a soldier. It has since become a name to conjure with in the copper world.

When Daly bought the Anaconda, it was, like the Alice, a silver property. George Hearst, the California mine-owner, father of William Randolph Hearst, was an early business associate of Daly's, and through Hearst, James B. Haggin and Lloyd Tevis became interested in the purchase of the Anaconda mine. This group of California capitalists were at the time negotiating for a now-forgotten mining property near Helena, seventy miles north of Butte. The experts sent by them from California reported favorably on the Helena property and unfavorably on the Anaconda. But Marcus Daly, though an unlettered miner, had the confidence of Hearst and Haggin, and his unfavorable report on the Helena property condemned it and led to their purchase, with Daly, of the Butte property.

How Daly Proved Butte was a Copper Camp

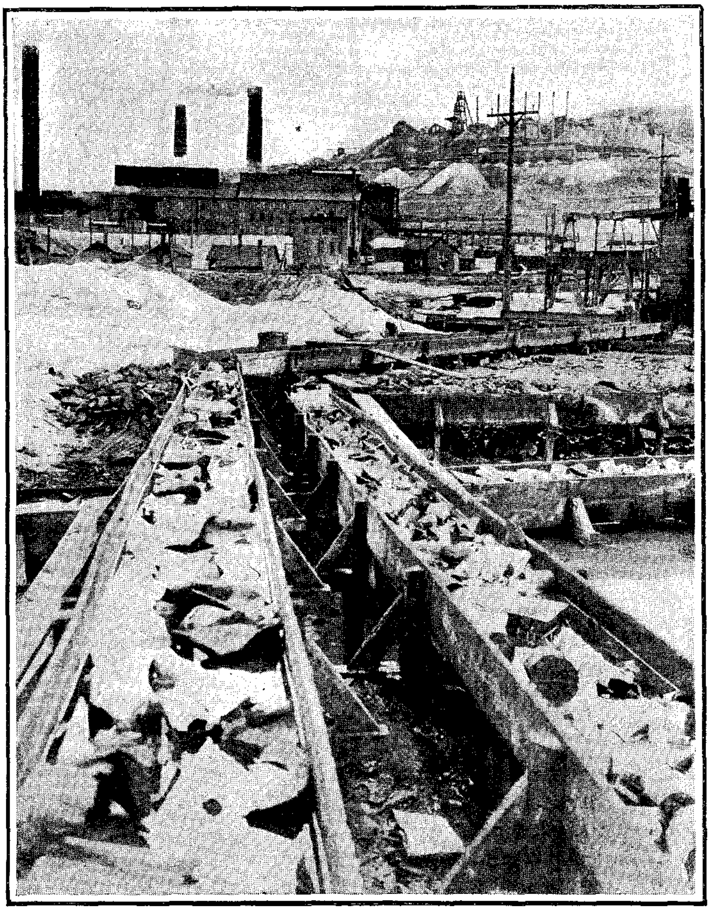
When Daly discovered that the Anaconda was a copper mine, he believed that his theories of the Butte hill were verified. He was convinced it was one of the greatest copper deposits in the world. In mining, he was a genius. He had the intuition of a woman, the prescience of the seer. In his earlier career in Nevada he had studied rocks and soils, their forms and affinities, as men read books. He saw through the earth the dim signal-lights of the depths.

Nearly every mining engineer of note condemned the Butte hill, laughed at Daly, and called his theories absurd. Subsequently these authorities republished their text-books to meet the new geological conditions which the unlettered miner had disclosed to the world.

The first move Daly made was to pull the pumps and close down the Anaconda. If this hill was the treasure house he foresaw, the race would be to the swift. Soon rumors were current that the Anaconda was a mare's nest and worthless. Daly's agents then bought up properties adjoining the mine for a song, and Daly and his friends became the owners of practically all that part of the Butte hill which they believed to be valuable. In the meantime, business in Butte was at a standstill.

When Daly had acquired the properties surrounding the Anaconda, he opened up the Butte hill. One must have a vivid imagination to picture to himself the growth of Butte from that time on during Marcus Daly's life. Fortunes were made and spent in a day. An army of men descended into the mines daily to strip them of their treasure; huge forests were despoiled of their timber to stull and shore up the excavations and protect the earth above — for these copper veins are often one hundred feet wide. Immense smokestacks began to vomit their clouds of smudge from scores of furnaces scattered over the hill; the moan and clank of huge pumps could be heard in the depths, forcing the water to the surface; the pound of hammers and the steady impact of drills sounded everywhere, while the earth trembled and bellowed with distant underground explosions. Great hollows, like cathedral naves, were scooped out, where the treasure had lain in the rock-ribbed earth. Horses and mules were blindfolded and lowered into the mines — where their hides, like the gray beards of the old miners, soon took on the greenish color of the copper which saturates everything below the surface. The Butte hill soon became a veritable underground city.

Even the waste of these mines was precious. "Jim" Ledford was a luckless character who had run the gamut of Western experiences. He finally settled down with his wife in a little cabin on the outskirts of Butte. Up above, on the high hill behind his home, the great engines of the Anaconda mine throbbed ceaselessly and whirled the ore up from its depths at railroad speed. The water from the mine found a fresh outlet above Ledford's cabin and ran down, making a gully through his back yard. Ledford's yard contained a pile of tin cans and iron rubbish, and through these fragments the water from the Anaconda seeped. One morning Ledford found a slushy deposit of pure copper where the worthless tin cans had been before. An assay of the stuff showed 98 per cent copper. Ledford kept his secret to himself and secured from the Anaconda company a written lease for one year of all the water flowing



A TIN CAN PRECIPITATING PLANT

Even the water that is pumped out of the Butte hill mines is worth millions. A stream chanced to trickle through the can heap in the back yard of an early miner, and left there a precious deposit of pure copper; since then all the scrap iron of the country has been used to form precipitating plants like the above, and no mine water goes to waste

from the Anaconda mine. For a dozen years it had been flowing on its course unvexed to the sea, wasting its millions. Ledford then ransacked Butte and adjacent towns for tin cans and old metal of all descriptions, damned up the stream with square boxes filled with this litter, and netted $100,000 before his lease had expired. Scattered over the Butte hill now are numbers of precipitating plants where every conceivable form of scrap-iron is piled mountain high, waiting to be fed to the copper water. The metal simply extracts the copper, leaving the water to flow on in its poverty. The metallic rubbish is consumed in the process.

Wages were high in the Butte hill. Three dollars and a half a day was the lowest paid to any miner — and it is the prevailing scale to-day. Daly could never be brought to consent to a reduction of the wages of his men. He fought against the efforts of other mine-owners in the camp to reduce the wage-scale. He encountered opposition in the board of directors of his own company in New York, and uniformly met these protests by offering to purchase the stock of any dissatisfied director at an advance rather than be a party to the reduction of wages. Daly argued that good wages made prosperous communities, and the more prosperous the community, the safer his rights and properties were from the assaults of agitators. And whether it was this generous policy or whether from other causes, it is a fact that there has never been a strike in the history of the Butte mines. The Miners' Union of Butte has been the most conservative labor organization in the West. The agitator in its ranks, whose bent was discontent and discord, usually emigrated to other mining-camps in the West where the management was less popular with the men.

Beginning of the Clark-Daly Feud

The feud that shortened Daly's life and made of Clark's name a reproach, originated in Clark's inherent narrowness and in his jealousy of Daly. In politics both men were Democrats.

Had Clark been a bigger, broader, or manlier character, he would never have been compelled to resort to bribery to realize his political ambitions.

Probably the first event of any importance in this feud occurred in the late '70's. Daly was managing the Alice mine for the Walker Brothers of Salt Lake City. Clark, without request and without excuse, save the fact that Walker Brothers were neighboring bankers, wrote them a letter, saying that Daly's management of the Alice was extravagant and unbusinesslike. The Walker Brothers promptly remailed the letter to Daly.

After Daly had secured the coöperation of Haggin, Hearst, and Tevis for the development of the Anaconda, Clark opened a correspondence with James B. Haggin, in which he used every stratagem to discredit Daly. The only result was that Haggin loosened his purse-strings the more, and Daly was finally given *carte blanche*.

There is no question that Clark made it a practice to refer to Daly slightingly, ridiculing his uncouthness and explaining his discovery of the Butte hill as an accident. These remarks were foolishly carried to Daly.

The first opportunity Daly had to take his revenge on Clark came in the Congressional election of 1888. Montana was then a territory, not being admitted to the Union until a year later. The Congressional representative from Montana was then but a Territorial Delegate, with a voice, but without vote in the House of Representatives. Clark had two overweening ambitions in life — to be considered one of the wealthiest men in the world, and to occupy a position of political prominence. His wealth made the nominating conventions of his party eager to encourage his candidacy for any office.

Clark was nominated for Delegate in Congress in 1888 by the territorial Democratic convention. In order to insure Daly's support, a meeting of prominent Democrats was held during the campaign at the Democratic headquarters in Helena, and a promise was exacted from Daly that he would support Clark at the polls. Daly was certain to control the vote of three of the most populous counties in the Territory, and his support seemed all that was needed to assure Clark's success.

Clark's First Defeat

Thomas H. Carter, since twice elected United States Senator, was nominated by the Republicans as the candidate against Clark. He was a young lawyer, thirty-four years old, shrewd, able, and diplomatic. Clark, with his wealth and Daly's support, would have been, ordinarily, invincible in any campaign; and with an unbroken series of Democratic victories behind him, his defeat was not considered for a moment. Carter, however, was elected by five thousand majority. Butte, Clark's home — even his own ward — repudiated him. Daly's strongholds gave Carter immense majorities, although Carter was practically a stranger to Daly. Clark suffered for the first time the sting of humiliation which he was to feel so often during his contests with Daly.

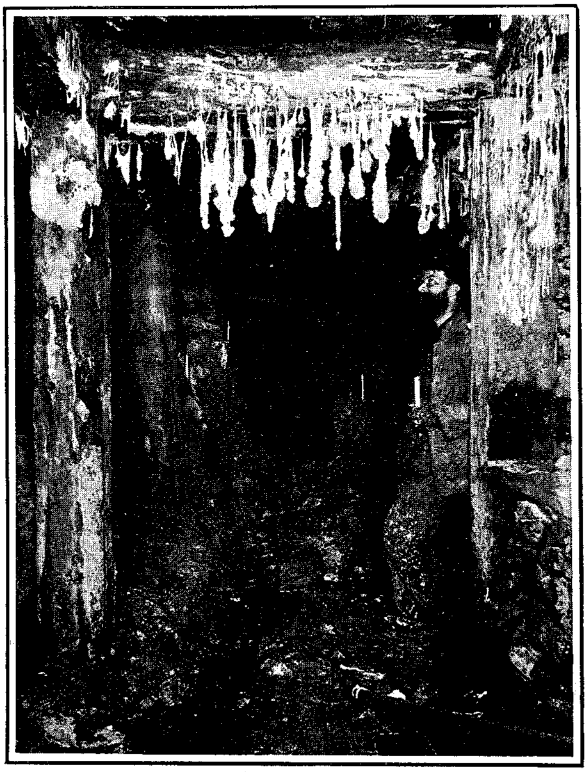
Witnesses of the struggle between these two antagonists saw a partial truce for the next few years. A year after Clark's defeat, Montana was admitted to the Union. Clark had been president of the convention which promulgated Montana's constitution. Far abler men took part in its deliberations, but Clark was a good presiding officer, and came out of the discussions of that body with honor and credit. After his defeat for Congress he had started out, nothing daunted, to master the rudiments of politics. He had learned the wisdom of "staying with" the things of his brain, the creations of his ambition. His persistence has always been one of his most effective weapons.

When the State was admitted, there was hatched the first of that series of political plagues, which, as a result of the relentless feud of these two men, for so long cursed Montana. The only Democrat elected on the State ticket was Joseph K. Toole, the candidate for Governor. The legislature was in doubt. There were scenes of disorder and rumblings of a conflict, which was averted by the contending forces agreeing to disagree. Two distinct legislative bodies were held without any attempt at the legislation which the new State so sadly needed after its thirty years of territorial dependence. The Democratic legislative branch sent to the United States Senate W. A. Clark and Martin Maginnis — the latter one of the able men of the State, and Territorial Delegate of Montana in Congress for twelve years. The Republican branch sent Col. Wilbur F. Sanders and Thomas C. Power. The seating of Sanders and Power was a foregone conclusion, and this was doubtless known to Daly, for he made no attempt to thwart Clark's ambition for this empty honor.

Sanders and Power drew lots and the short term of four years fell to the former. In 1893 Sanders's term expired, and all eyes were upon the legislature, which was politically doubtful. Neither Republicans nor Democrats had an absolute majority. The Populists, the disciples of the new political creed which was beginning to shake the West, held the balance of power, and with these Daly dickered and organized a Democratic-Populist majority.

Clark's First Campaigns for the Senate

For sixty days the legislature was in the throes of the Clark and Daly feud. Helena, the capital, was then, as it always had been, for Clark. Daly had no business interests in the town, was not well known personally, and many people there accused him of having dealt treacherously with Clark in the campaign of 1888.



CURIOUS FORMATIONS OF COPPER

The water in the mines is so thoroughly impregnated with copper salts that it frequently forms stalactites where it drips from the roof timbers

Rumors of legislative corruption were rife. William Wirt Dixon was the principal Daly candidate opposed to Clark. Clark pursued, in this legislative campaign, those revolting tactics which provoked such bitter feeling against him. Men whose lives had been clean were corrupted not only by the use of money, but in worse ways. Questionable resorts were chartered and debaucheries ensued which shocked not only the high-minded but the indifferently scrupulous.

It was rumored that in several cases where Clark bought up legislators, the Daly forces paid a like amount to buy back their allegiance, or to get them to leave the State. Several Republicans voted for Clark during the session. On Saturday, February 11, 1893, five Republicans voted for him on joint ballot. A Republican caucus was then hastily called, and at this caucus one or two Republican deserters, who attempted to make rather lame explanations of their votes for Clark, were handled pretty roughly. All agreed that there should be no more Republican votes cast for Clark. The promise was kept the following legislative day, when Clark's total dropped to twenty-four. The Clark forces insisted that these votes were bound to them beyond the possibility of release, and that they were simply scattering them temporarily, awaiting the signal for concerted action. This proved true.

C. L. Coder, one of the Republican members who had voted for Clark, had told United States Senator W. F. Sanders, in the early days of the legislative session, that he had been offered a bribe by the Clark forces. Sanders met Coder in the lobby of the Helena Hotel after his vote had been cast for Clark. "I tell you, Coder," said Sanders, "that I have done my part with other men in ridding this country of road-agents and robbers. We accomplished that when we had to deal with sterner men than you are; and I tell you that this State will not hold the Republican who, in the presence of stalking bribery, votes for a Democrat."

Col. D. J. Tallant, of Cascade County, on Monday, February 20th, made a speech in the joint assembly in which he said: "The very air surrounding this city seems to be foul and corrupt. For several weeks the vile odor of political corruption has tainted the atmosphere, and yet not a word has been said on the floor of this joint assembly on the subject."

On Wednesday, February 22nd, Coder, the representative from Fergus County whom Senator Sanders had publicly pilloried and branded as a bribe-taker, left Helena. He announced that his child was dying, but a telegram received the same day from a prominent citizen of Lewistown, near Coder's home, contradicted this statement, saying there was absolutely no sickness whatever in the Coder family.

As the session drew to a close, the excitement in the capital city was intense. There were no scenes like the thrilling ones of later years, when the war between these two millionaires reached its climax, and when Clark played with men's honor as with poker-chips, and had his agents in the field buying up the public representatives like so many cattle on the hoof, driven into the market-place, weighed, tested, marked, and paid for. There were rumors of bribery, but no open admissions and defense of it as in later campaigns. The public realized that there was an irreconcilable conflict between these two powerful mining magnates from Butte, and that while Clark seemed to have the larger following in the State, Daly's home forces were more loyal, and Daly was by far the better general. Appeals from prominent Democrats throughout the country were sent to Clark and Daly, urging them to compromise their differences, and not to let slip the opportunity to elect a Democrat to the United States Senate. In response to these telegrams the followers of Judge W. W. Dixon, representing the Daly forces, offered to vote for any Democrat but W. A. Clark. Clark might have dictated the election of a United States Senator, but his temperament is sanguine, and his contests have always narrowed down to W. A. Clark or no one. This position was also the one assumed by his constituents who felt that Clark's withdrawal would be a victory for Daly.

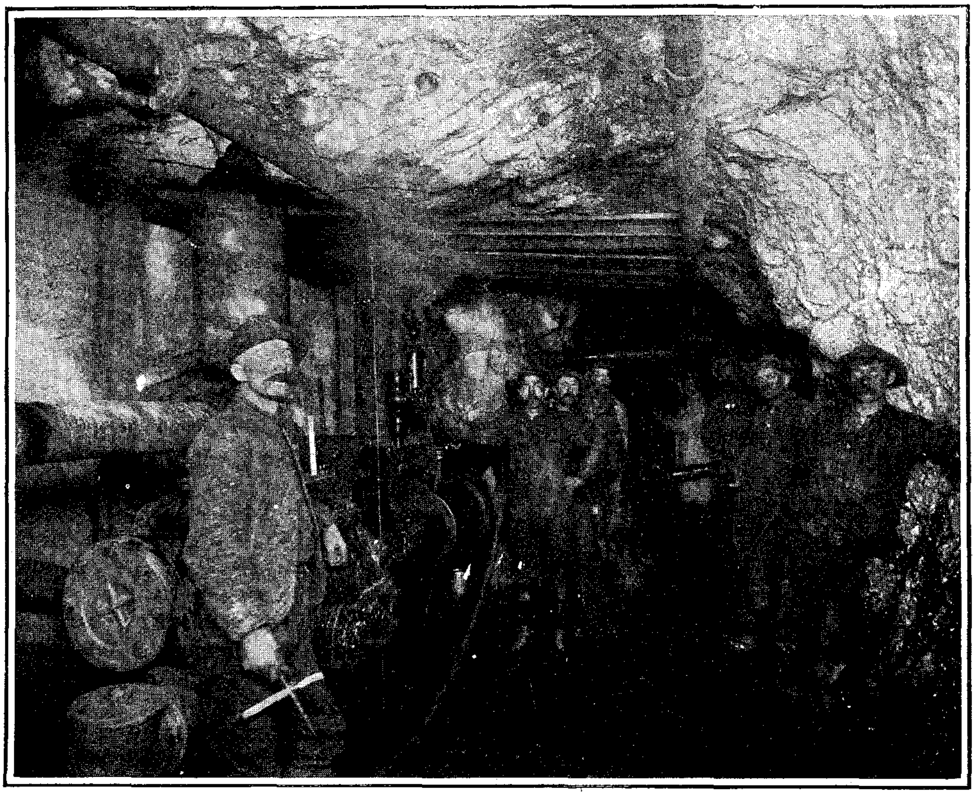
A Spectacular Defeat

The last day of the session came. The legislature adjourned to the Auditorium in the heart of the city. The aisles and galleries were crowded. Three thousand people were present. Word had gone out from the Clark camp that everything was in readiness for the final *coup;* that the earlier disappointments of the session — when the announcement had been made that Clark would be elected on certain ballots — only made it the more certain that now Clark had secured a final strangle-hold on his enemy. The people turned out in response to these assurances, and Helena awaited the signal to celebrate Clark's triumph.

Six Republicans voted for Clark on the last ballot. They were: George M. Hatch, Joseph Annear, S. W. Graves, C. L. Coder, Thomas H. Lewis, and Paul Van Cleve. Coder of Fergus had returned and faced the wrath of his Republican friends. Clark also secured the vote of Bonner of Granite County, a strong Daly supporter who had denounced Clark all through the session up to the last ballot — when he made a strong speech, which the Clark forces declared cost them ten thousand dollars. At the end of this speech he cast his vote for Clark, and this vote, the Clark faction claimed, cost them ten thousand dollars more.

Clark sat in the front row of seats, just under the presiding officer, ready with the manuscript of his speech of acceptance, so certain was he of election. But he had not yet wholly mastered the game. He bought only what he thought he needed, making no provision against contingencies.

S. W. Graves, Republican, of Silver Bow County, said it was the last day on which a Senator could be elected. He thought it better for the interests of Montana that a Democrat should be chosen in order that he might be in accord with the administration at



IN THE BOWELS OF A COPPER MINE

On the left is the great pump, literally the heart of the mine, which sends to the surface the inflowing water that would otherwise quickly flood the mine. In the background is the air drill, which eats blast holes out of the rock as if by magic. In the lower levels the heat is so intense that the men work stripped

Washington. "Traitor, traitor!" yelled Tallant, of Cascade. Beecher, another member, lifted his heavy cane to strike Tallant on the head. Representative Walkup caught the cane and wrenched it from Beecher's hand.

The result of the final ballot found Clark three votes short of the number necessary to a choice.

Then came the climax of the session. E. D. Matts, State Senator from Missoula County, who sat beside Clark, rose and with vehement eloquence, referred to what he called Clark's notorious bribery. In tones that could be heard throughout the great hall, he denounced his methods, while Clark sat, bowed and broken at his failure and apparently unconscious of the words of the speaker or of the scene about him. "I want to see no man representing this State in the Senate," shouted Matts, pointing his finger at Clark, "who obtains votes by force or fraud. I want to see a man elected to the United States Senate who is not tainted by fraud, bribery, or corruption." At the end of his speech, Matts moved the final adjournment of the joint session, the vote was carried, and Montana was without representation in the United States Senate for four years.

The time soon came when not only all Democrats but all Republicans in the State were either Clark or Daly men, willing to sink or swim with the fortunes of one or the other, and subordinating all party prejudices to their allegiance to the war-slogans of these two mercenary chiefs.

Many incidents occurred in connection with this session which illustrated Clark's and Daly's dissimilar methods of handling men. A certain member of the legislature, from Jefferson County, voted consistently, and without compensation, for his friend W. A. Clark. This member was a timber contractor. Shortly after the adjournment of the legislature, attachments aggregating

$15,000 were threatened against him. He had large quantities of timber at a place called Bernice, and if this were attached and sold at a sacrifice, he would lose heavily. The timber was more than ample security for the amount of his debts. This legislator sought W. A. Clark at his Butte office, laid his exigency before him, and asked for a loan of $15,000, agreeing to pledge his timber as security. Clark curtly informed him that that kind of financiering was not in his line. The anxious timber contractor took train for Anaconda, twenty-eight miles away. He saw Daly, whom he had fought bitterly during the legislature, explained his predicament, and was promptly given, without security, $15,000.

The State Capital Fight

The next struggle between Clark and Daly took place in the summer and fall of the following year, 1894. Helena had been, for a generation, the capital of the Territory. The Constitutional Convention that sat in 1889 provided that the question of the permanent location of the seat of Government should be submitted to the qualified electors of the State at the general election in 1892. No city received a majority of votes in 1892, but Helena, and Anaconda — Daly's home city, where his smelters were located — became rivals in 1894 for the permanent seat of government.

Helena is a city of unique charm. It basks in a perpetual glow of sunlight. Cool in summer, tingling and invigorating in winter, its climate is well-nigh ideal.

The straggling mining-camp which became the city of Helena had its early growth high up in "Last Chance" gulch, and the town has since spread and widened over the clinging foothills. The early gold-seekers paused here to make one last stand against fate before quitting the scenes which had endeared to them the golden beauties of the West. Tired with wandering over the trackless earth in quest of gold, these Argonauts settled down to the building of permanent homes.

Culture and refinement soon developed. Helena, in time, had its mining kings, its cattle kings, its wealthy sheep men — liberal, democratic, and whole-souled — until it claimed to be the wealthiest community of its size on the globe. From the driving of the golden spike which completed the Northern Pacific Railroad in 1883, until 1890, Helena experienced that inflated growth common to western towns. Silver then began to decline, and with it the city that hitherto had manifested such impetuous energy. Butte became the commercial and financial center of the State, and left to Helena only its tradition of social supremacy and the capital which it was struggling to retain.

Marcus Daly, thrilled with the sense of his power, reached out for the possession of the capital, the last remnant of Helena's vanished splendors. From that time forth, his name was anathematized there. But for Clark, Daly's capital contest would have proved disastrous to the city. Clark became Helena's hero and to his fortunes her loyalty was pledged.

Anaconda was the home of the great Anaconda Copper Mining Company, with all its allied interests and concerns, its powerful influence and irresistible sway. Many people feared the clutch of this tremendous power upon the hearth-stone of the State. Into the capital contest were dragged all the fierce hatreds of the Clark-Daly fight which had already begun to cast its sinister shadow over all public questions. The Helena Capital Committee, realizing the personal popularity of Marcus Daly, ignored him and attacked James B. Haggin, Daly's principal business partner, who was a man of the quiet, skull-cap order, about whom little was known except that he was rich, powerful, and taciturn, and therefore easily a mark for public execration. Haggin was accredited with a controlling interest in the Homestake mining enterprises of the Black Hills. The Helena committee gathered into effective campaign material every act of that corporation hostile to the public good, and eloquently pictured these oppressions as the future heritage of Montana in the event of corporate influences capping the dome of its State house.

All through the summer of 1894 and the early stages of this campaign, Clark remained quiescent. Notwithstanding the fact that in the senatorial campaign of the year before, Ex-Governor Samuel T. Hauser, a prominent Democratic candidate for senatorial honors, had withdrawn in Clark's favor under a promise from Clark to support Helena, Clark put in a large part of the summer of 1894 in the endeavor to secure Daly's future political support in exchange for his coöperation with Daly in the capital fight.

Unsuccessful in this, a month before the election he threw overboard every pound of ballast and set his sails to the Helena breeze. He admitted before the Committee on Privileges and Elections of the United States Senate that he had spent $100,000 in the capital fight. John R. Toole, Marcus Daly's chief lieutenant in the capital fight, testified before the Helena grand jury, which pretended to investigate Clark's bribery scandals, to an expenditure in behalf of the Anaconda capital committee of $500,000; but Governor Hauser, in his testimony before the senatorial committee in Washington, gave the figures as over a million. Taking into consideration the vast sums of money which Daly afterwards gave away by farming out leases to his supporters, as rewards for their loyalty in this contest, it cost him, in round numbers, over $2,500,000, and Clark must have spent not less than $400,000. The vote of the State did not exceed 50,000 in that election. The cost of each vote would be, therefore, approximately $38.

In the early afternoon of the election day, an enthusiastic votary of Anaconda went down Main Street in Helena shouting, "Hurrah for Anaconda!" He was mobbed and then thrown into jail. Within an hour after his arrest, Daly chartered a special train in Butte and sent two of his ablest legal representatives, and some personal friends to Helena, to sue out a writ of habeas corpus in behalf of this stranger about whom he knew nothing except his enthusiasm. The man was released. Daly afterwards gave this election day furioso a lease on some Butte copper property which netted him $60,000; and then stopped his income only because he was squandering it in dissipation.

Helena won the capital fight by something like 1,400 majority. Clark's money was a powerful ally, but the editorials of his Butte paper, the *Miner*, did even more. John M. Quinn, an editorial writer of dash and power, now a New York State Senator from the sixteenth district, was then editor of the *Miner*. Quinn's editorials were striking in their clarion eloquence. There were thousands of voters who were not venal and who were not unfriendly to Daly, who yet hesitated to place the keeping of the great seal of the State in the possession of any corporation, and these the arguments of Clark's newspaper reached and converted. These men came out into the open and fought, not for Clark nor against Daly, but for the integrity of the State itself — young, full of promise, and dear to them as the home of brief but cherished traditions.

When the fight was won, Helena sent for Clark and Quinn and gave them the most royal ovation ever seen in the West. They unharnessed the horses from the carriage and hauled their heroes through the streets amid a carnival of fireworks that illuminated the mountain passes ten miles away. They placed the mock body of Daly, clad in funeral garments, in an improvised catafalque and jeered it through the streets — an insult Daly never forgot.

The next instalment of The Story of Montana will take up the campaign of 1898 — with its incidental bloodshed — and Clark's determination to reach the United States Senate at any cost; the appointment by the State Legislature of a committee to investigate rumors of bribery; the Whiteside exposure of attempts to purchase legislators; and the exhibition before the joint session of the legislature of $30,000 in bank-notes which had been paid by the Clark faction to secure the votes of three members.

THE TRADER OF LAST NOTCH

BY

PERCEVAL GIBBON

AUTHOR OF "VROUW GROBELAAR AND HER LEADING CASES," ETC.

IN Manicaland summer wears the livery of the tropics. At the foot of the hills north of Macequece every yard of earth is vocal with life, and the bush is brave with color. Where the earth shows, it is red, as though a wound bled. The mimosas have not yet come to flower, but amid their delicate green the long thorns, straight or curved like claws, gleam with the flash of silver. Palms poise aloft, brilliant and delicate, and under foot flowers are abroad. The flame-blossom blazes in scarlet. The sangdieu burns in sullen vermilion. Insects fill the world with the noise of their business — spiders, butterflies, and centipedes, ants, beetles, and flies, and mysterious entities that crawl nameless underfoot. A peahen shrieks in the grass, and a kite whistles aloft. A remote speck in the sky denotes a vulture, alert for any mishap to the citizens of the woods, and a crash of twigs may mean anything from a buck to a rhinoceros. There is a hectic on the face of nature.

The trader of Last Notch went homewards to his store through such a maze of urgent life, and panted in the heat. He had been out to shoot guinea-fowl, had shot none and expended all his carriages, and his gun, glinting in the strong light as he walked, was heavy to his shoulder and hot to his hand. His mood was one of patient protest, for the sun found him an easy prey and he had yet some miles to go. When another man would have said, "Damn the heat," and done with it, John Mills, the trader, tasted the word on his lip, forbore to slip it, and counted it to himself for virtue. He set a large value on restraint, which, in view of his strength and resolute daring, was perhaps not wholly false. He was a large man, more noticeable for a sturdy solidness of proportion than for height, and his strong face was won to pleasantness by a brown beard, which he wore "navy fash." His store, five big huts above the kloof known as Last Notch, was at the heart of a large Kafir population; and the natives, agriculturists by convention and warriors between whiles, patronized him very liberally. The Englishmen and Portuguese of the country held him in favor, and he enjoyed that esteem which a strong quiet man, who has proved himself to have reserves of violence, commonly wins from turbulent neighbors.

He was trying for a short cut home, and purposed to wade the Revue River wherever he should strike it. Over the low bush about him he could see his hills yet a couple of hours off, and he sighed for thirst and extreme discomfort. No one, he knew, lived thereabouts — no one, at least, who was likely to have whisky at hand, though, for the matter of that, he would have welcomed a hut and a draught of Kafir *itywala*. His surprise was the greater, then, when there appeared from the growth beside his path as white a man as himself, a tall, somewhat ragged figure — but rags tell no news at all in Manicaland — who wore a large black mustache and smiled affably on him.

He noted that the stranger was a fine figure of a man, tall and slim, with clear dark eyes and tanned face, and he saw, too, that he wore a heavy Webley on his right hip. The new-comer continued to smile as Mills scanned him over, and waited for the trader to speak first.

"Hullo!" said Mills at length.

"'Ullo!" replied the stranger, smiling still. He had a capital smile, and Mills was captivated into smiling in sympathy.

"Who may you be?" he asked agreeably; "didn't expect to meet no white men about here. Where's your boys?"

The tall man waved his hand vaguely in the direction of the coast, as though to imply that he had carriers somewhere in that part of the world.

"Yais," he said pleasantly. "An' you are Jone Mills, eh?"

"That's me," said Mills promptly, lowering the butt of his gun to the ground and resting both hands on the muzzle. The stranger started slightly, but did not cease to smile.

"I don't seem to know you," pondered Mills. "I can't fix you at all."

"Ah, but you will. Le' me see. Was it Beira, eh?"

Mills shook his head decidedly. "I never was in Beira," he said.

"Not Beira?" queried the stranger. "Oh, but surelee. No? Well, Mandega's, per'aps?"

"Mandega's? Yes, I was there for a bit. I had a block of claims on the ditch next to old Jimmy Ryan's."

"Ah, yais," said the tall man eagerly. "I know 'im. An' there you shoot the Intendente, not? That was ver' fine. I see you coom down all quiet, an' shoot 'im in the 'ead. It was done ver' nice, eh?"

Mills's face darkened. "He was robbin' me, the swine," he answered. "He'd been robbin' me for six months. But that's nobody's business but mine, and anyhow I didn't shoot him in the head. It was in the chest. An' now, who the blazes are you?"

"You do' know me?" smiled the stranger; "but I know you. Oh, ver' well. I see you ver' often. You see? My name is Jacques."

' Jack what?" demanded Mills.

"Not Jack — Jacques. Tha's all. All the people call me Frenchy, eh? You don' remember?"

"No," said Mills thoughtfully; "but then I seen a good many chaps, and I'd be like to forget some o' them. You doin' anything round here?"

The man who called himself Jacques held up a finger. "Ah, you wan' to know, eh? Well, I don' tell you. I fin' anything, don't tell all the people: I don't blow the gaff. I sit still, eh? I lie low, eh? I keep 'im all for me, eh? You see?"

"Well, of course," agreed Mills; "struck a pocket, I suppose. I shouldn't have thought you'd have found much here. But then, of course, you're not going to give your game away. Where's your camp? I could do with a drink."

"Back there," said the Frenchman, pointing in the direction whence Mills had come. " 'Bout five miles. You don' want to come, eh? Too far, eh?"

"Yes, I reckon it's too far," replied Mills. "I'm not more than four miles from my own *kia* now. You goin' on?"

"Yais," agreed the Frenchman, "I go a leetle bit. Not too far, eh?"

They moved on through the bush. Mills shifted his gun from shoulder to shoulder, and suffered still from heat and sweat. His taller companion went more easily, striding along as Mills thought, glancing at him, "like a fox." The warmth appeared not to distress him in the least.

"By Jove," exclaimed the trader. "You're the build of man for this blooming country. You travel as if you was born to it. Don't the heat trouble you at all?"

"Oh, no," answered the Frenchman carelessly. "You see, I come from a 'ot country. In France it is ver' often 'ot. But you don' like it, eh?"

"No," said the trader, with emphasis. "I was after peahen, or you wouldn't see me out this time o' the day. English chaps can't stand it."

"Eh?"

"English chaps can't stand it, I said," repeated Mills. "They mos'ly lie up till it's cooler."

"Ah, yais."

They were now nearing the river. A steam rose over the bushes and spiraled into the air, and the hum of water going slowly was audible. A few minutes of walking brought them to its banks. The stream flowed greasily and dark, some forty yards wide, but in the middle it forked about a spit of sand not more than ten paces broad. It was a very Lethe of a river, running oilily and with a slumberous sound, and its reputation for crocodiles was vile.

Mills sat down and began to pull off his boots.

"As well here as anywhere," he said. "I'll try it anyhow."

"I go back now," said the Frenchman. "Some day I come up an' see you, eh? You like that?"

"Come along any time," replied Mills cheerfully, as he slung his boots across his shoulders. "You don't think that island's a quicksand, eh?"

The Frenchman turned and stared at it. "I do' know," he answered. "Per'aps. You goin' to try, eh?"

"Yes, I'll have a shot at it. You can mos'ly trust yourself on 'em if you walk light an' quick. But we'll see."

The Frenchman watched him as he waded out. The black water reached no higher than his knees, but the ground was soft underfoot, and he floundered anxiously.

"It sucks at you," he called. "It's all greasy."

He moved on, and came to the sand island.

"It's better here," he called. "I'll be all right now."

The Frenchman jumped to his feet.

"Look out!" he shouted, gesticulating violently. "You go down; walk off 'im!"

Mills glanced down, and saw that the creeping sand had him knee-deep. He dragged his right foot forth and plunged forward, but with the action his left leg sank to the crutch, and he only kept his balance with a violent effort.

The Frenchman danced on the bank. "Throw you' gun down," he shouted. "Throw you' boots down. You' in to the waist now. Push yo'self back to the water. Push hard."

He wrung his hands together with excitement.

Mills threw down his rifle, and the sand swallowed it at once. He turned his head to the man at the bank.

"It's no good, chum," he said quietly. "I reckon you better take a shot at me with that revolver."

The sand was in his armpits. The Frenchman ceased to jump and wring his hands, and smiled at him oddly. Mills, in the midst of his trouble, felt an odd sense of outraged propriety. The smile, he reflected, was ill-timed — and he was sinking deeper.

"What you grinning at?" he gasped. "Shoot, can't you?"

"I coom pull you out," said the Frenchman, fumbling at the buckle of his belt, and he forthwith stepped into the water.

He waded swiftly to within five feet of the shrinking man and flung him the end of the belt. Mills failed to catch it, and the Frenchman shifted his feet cautiously and flung again.

"Now," he shouted as the trader gripped it, "catch 'old tight," and he started to drag him bodily forwards.

"Careful," cried Mills; "you're sinking!"

The Frenchman stepped free hastily, and strained on the belt again. Mills endeavored to kick with his entombed legs, and called a warning as his rescuer sunk in the sands. Thus they wrestled, and at length Mills found his head in the water and his body free.

He rose, and they waded to he bank.

"Of all the quicksands *I* ever saw," said the trader slowly, as he sat down and gazed at the place that had so nearly been his grave, "that one's the worst."

"'Orrid," agreed the Frenchman, smiling amicably. "You was ver' near buried, eh?"

"Yes," said the trader thoughtfully. "I suppose any one 'ud say you saved my life, Frenchy?"

"Yes," replied the other.

"Exactly," said Mills. "Well, there's my hand for you, Frenchy. You done me a good turn. I'll do as much for you one of these days."

"Eh?" said the Frenchman as he shook hands.

"You've got a nasty habit of saying 'Eh?'" retorted the trader. "I said I'd do as much for you one of these days. Comprenny?"

"Oh, yais," smiled the Frenchman. "I think you will. Tha's all right."

"Well," said Mills, "I wish you'd come up and see me at my *kia*. Sure you can't come now?"

"Yais, I coom now," answered the other.

Mills stared. "'Fraid you can't trust me to go alone, are you?" he queried. "'Cause, if so —— "

"Tha's all right," interrupted the Frenchman. "I coom now."

"Right you are," said Mills heartily. "Come along then!"

They strode off in the direction of the drift, Mills going thoughtfully, with an occasional glance at his companion. The Frenchman smiled perpetually, and once he laughed out.

"What's the joke?" demanded the trader.

"I think I do a good piece of business today," replied the Frenchman.

"H'm, yes," continued Mills suspiciously.

It was a longish uphill walk to the trader's store, and the night fell while they were yet on the way. With the darkness there came a breeze, cool and refreshing; the sky filled with sharp points of light, and the bush woke with new life. The crackle of their boots on the stiff grass as they walked, sent live things scattering to left and right, and once a night-adder hissed malevolently at the Frenchman's heel. They talked little as they went, but Mills noticed that now and again his companion appeared to check a laugh. He experienced a feeling of vague indignation against the man who had saved his life; he was selfish in not sharing his point of view and the thoughts which amused him. At times reserve can be the most selfish thing imaginable, and one might as well be reticent on a desert island as in Manicaland. Moreover, despite the tolerant manners of the country, Mills was conscious of something unexplained in his companion — something which engendered a suspicion on general grounds.

The circle of big dome-shaped huts which constituted the store of Last Notch came into view against a sky of dull velvet as they breasted the last rise. The indescribable homely smell of a fire greeted the nostrils with the force of a spoken welcome. They could hear the gabble of the Kafirs at their supper and the noise of their shrill, empty laughter.

"That's home," said Mills, breaking a long silence.

"Yais," murmured the Frenchman; "'ome, eh? Yais. Ver' naice."

"You may say what you like," continued the trader aggressively. "Home is something. Though ever so 'umble, ye know, there's no place like home."

"Tha's all right," assented the other gaily. "I know a man name' Albert Smith, an' 'e sing that in the jail at Beira. Sing all the night till I stop 'im with a broom. Yais."

Mills grunted, and they entered the *skoff kia* — the largest of the huts, sacred to the uses of a dining-room. It contained two canvas chairs, a camp table, a variety of boxes to sit upon, and some picture-paper illustrations on the mud wall. A candle in a bottle illuminated it, and a bird in the thatch overhead twittered volubly at their presence. Some tattered books lay in the corner.

They washed in the open air, sluicing themselves from buckets, and dressed again in clean dungarees in another hut.

"*Skoff* [food] 'll be ready by now," said Mills, "but I think a gargle's the first thing. You'll have whisky or gin?"

The Frenchman pronounced for whisky, and took it neat. Mills stared.

"If I took off a dose like that," he observed, "I should be as drunk as an owl. You know how to shift it!"

"Eh?"

"Gimme patience," prayed the trader. "You bleat like a yowe. I said you can take it, the drink. Savvy? *Wena poosa meningi sterrik*. Have some more?"

"Oh, yais," smiled the guest. "Ver' good w'isky, eh?"

He tossed off another four fingers of the liquor, and they sat down to their meal. The food was such as most tables in Manicaland offered. Everything was tinned, and the *menu* ran the gamut of edibles from roast capon (cold) to *pâté de foie gras* in a pot. When they had finished Mills passed over his tobacco and sat back. He watched the other light up and blow a white cloud, and then spoke.

"Look here, Frenchy," he said, looking at him steadily; "I don't quite cotton to you, and I think it proper you should say a bit more than you have said."

"Eh?" queried the other smiling.

Mills glowered, but restrained himself. "I want to know who you are, and I guess I mean to know, too, so out with it!"

"Ah, yais," replied the Frenchman, and removed his pipe from his mouth. He trimmed the bowl fastidiously with his thumb, smiling the while. Of a sudden he looked up, and the smile was gone. He gave Mills back a look as purposeful as his own.

"I'm the man that save you in the river," he said meaningly.

"Well," began the trader hotly, but stopped. "That's true," he answered thoughtfully, as though speaking to himself. "Yes, that's true. You've got me, Frenchy."

"Yais," went on the Frenchman, leaning forward across the table, and speaking with an emphasis that was like an insult. "You sink there in the sand. I stop and save you. I stop, you see, although the men from Macequece coom after me and want to kill me. But I don't run away; I don' say to you, 'I can' stop. You go down; you die.' I don' say that. I stop. I save you. An' now you say to me, 'Frenchy, 'oo the 'ell are you?' Yais."

Mills shrugged protestingly. The appeal was to the core of his nature; the demand was one he could not dishonor.

"I didn't say just that," he urged. "But what are the chaps from Macequece after you for?"

"Tha's all right," replied the Frenchman with a wave of his hand. "You say, 'Frenchy, I don't like you. Dam you, Frenchy!' Ver' well. The men coom, you give me to them. They shoot me. Tha's all right; yais."

He replaced his pipe and commenced again to smoke with an expression of weary indifference.

"I'm not that sort," said Mills. "I'm open to admit I didn't quite take to you — at first. I can't say fairer than that. But tell me what you done to rile the chaps. Did you kill a bloke, or what?"

"Jone Mills," said the Frenchman — "Jone Mills shoot the Intendente at Mandega's. Kill 'im dead. Dead as pork. They don' chase Jone Mills. They don' wan' to shoot Jone Mills. No. Frenchy — po' ol' Frenchy — 'e shoot a man in Macequece. Shoot 'im dead. Dead as pork. *Then* they all coom after 'im. Wan' to shoot 'im. An' po' ol' Frenchy, 'e stop to pull Jone Mills out of the river. 'E save Jone Mills. Jone squeak an' say, 'Shoot me quick befo' I choke.' But Frenchy stop an' pull 'im out. Yais. An' then they shoot Frenchy. Yais!" He blew a huge volume of smoke and lay back serenely.

"Look 'ere, Frenchy," cried Mills, stretching his hand across the table, "I'm in this. They won't catch you here, old son. Savvy? There's my hand for you."

"Eh?"

"There's my hand, I'm tellin' you. Shake hands, old son. You may be a hard case, but you *did* save my life, and it's up to me to see you through. We'll be able to call quits then."

The Frenchman rose with a serious face, and the two shook hands over the candle. The Frenchman held Mill's hand a moment longer.

"I know you," he said. "You do' kno' me. I trust you, Jone. I know yo' a good man."

He sat back again, and Mills turned matters over. In that rough community no man would own himself devoid of gratitude. "I'll do as much for you," was the common acknowledgment of a favor. It appeared to Mills that his new acquaintance might be a precious scoundrel, but that point was not at present in issue, and there remained a debt to be satisfied before he could raise that point. The knowledge that Frenchy had shot a man did not trouble him in the least, so long as the accompanying circumstances and the motive were in accordance with the simple standards of Manicaland. Here came in the doubt, engendered by nothing more concrete or citable than a trifle of mystery in the man's manner, and some undefined quality that disagreed with the trader. He glanced over to him; the Frenchman was blowing rings of smoke and smiling at them. There was nothing in his face but innocent and boyish amusement.

"Gad, you're a cool hand!" exclaimed Mills. "How d'you reckon we better work it?"

"I do' know," replied the other indifferently.

"You don't, eh? Well, d'you think they'll follow you all night?"

"I don' think," said the Frenchman, with confidence and a swelling of his chest — "I don' think they wan' to meet me in the night. Not ver' naice, eh? Leetle dangerous."

"H'm. You've got a bit of an opinion of yerself, anyhow. If that's all right, it'll be time enough to clear by daylight. Did you bolt just as you are — no niggers, no *skoff*, no anything?"

"No time," was the answer. "So I coom out without everything. Just like this."

"I can get you a couple of niggers," mused Mills, "an' you'll want a gun. Then with *skoff* for a fortnight, you ought to be up at the Mazoe before they find your spoor. What do you think?"

"I think i's ver' naice," smiled the other.

"Then we'll *hamba lala*" [go to sleep], said Mills rising. "I don't know how you feel, but I'm just done up."

A bed was soon fixed for the Frenchman, who retired with a light-hearted "goo' night"; Mills, keeping full in view his guest's awkward position, and the neccessity for packing him off at daylight, determined not to sleep. He went out of the kraal and listened to the night. It spoke with a thousand voices; the great factory of days and nights was in full swing; but he caught no sound of human approach, and returned to the huts to prepare his guest's kit for the departure. He found and partially cleaned an old rifle, and unpacked a generous donation of cartridges. Meal for the carriers, blankets and tinned meats for the Frenchman, were all at hand.

Candles, a lantern, matches, gin, a pannikin, a pair of pots, and so on, soon completed the outfit. Packing is generally an interesting operation, and Mills was an expert in it. He forgot most of his perplexity and ill-ease as he adjusted the bundles and measured the commodities. He had the whole of the gear spread out on the floor of the *skoff kia* when a voice accosted him.

"You needn't bother no more, Jack," it said softly.

A man tiptoed in. He was short and lightly built, and carried a sporting rifle in his hand. His reddish mustache was draggled with dew, and his clothes were soaked in it. He looked at Mills with gleeful blue eyes.

"Where's Frenchy?" he asked softly.

Mills labored to express surprise.

"What're you talkin' about?" he demanded loudly.

"Don't shout, blast yer!" whispered the other vehemently. "We saw yer go up 'ere together, Jack, and nobody ain't gone away since. There's five of us, Jack, and we want that swine — we want 'im bad."

"What for?" asked Mills desperately, without lowering his voice.

The other made an impatient gesture for silence, but his words were arrested by a clamor in the yard. There were shouts and curses and the sound of blows.

"We've got 'im, Charley," shouted some one triumphantly.

The smaller man rushed out, and Mills followed swiftly. There was a blackness of moving forms in the open, and some one struck a match. The man called Charley stepped forward. Mills saw the face and hand of a man standing upright, brilliantly illuminated by the flame of the match; and on the ground three men, who knelt on and about a prostrate figure. One was busy with some cord. In the background stood Mills's Kafirs. The match burned down to the holder's fingers, and he dropped it.

"Well, Dave," said Mills, "what's the meanin' o' this game o' yours — comin' to a man's *kia* in the middle o' the night, and ropin' his mate out o' bed?"

The man who had lit the match laughed. "That you, Jack?" he said. "Well, you wouldn't be so ready to call this bloke 'mate' if you knew what he'd been up to."

"The — swine!" commented Charley.

"Get a lantern," commanded Mills to the Kafirs. "What d'you mean?" he asked of the tall man.

"He shot a *woman!*" said Dave. The tone was eloquent of the speaker's rage and disgust.

Mills stared open-mouthed. "A *woman!*" he gasped.

"A woman," replied Dave. "Shot her, as bold as the devil, *on* the street, *in* the daytime, and did a bolt for the bush. Every man that could put foot to the ground is out after him."

A Kafir arrived then with the lantern Mills had designed for the Frenchman, and by its light he was able to see the faces of the men. They were all known to him. The man who was cording the prisoner's arms had seen his daring work at Mandega's. He knelt on the prostrate form as he worked, and the Frenchman's face showed like a waxen mask on the ground. Blood was running from a deep cut on his cheek.

"I save yo' life, Jone," he gasped.

"Shut up!" snapped one of the men, and struck him on the mouth.

"Here," protested Mills; "go slow, can't you! There's no call to bang him about."

They stared at him with astonishment. "Why, man," exclaimed Charley, "didn't we tell you he shot a woman?"

"What's that he said about savin' your life?" demanded Dave.

"He did," explained Mills. He told them the story, and they listened without sympathy.

"It was a bloomin' plucky thing to do," concluded the trader. "I'd ha' bin dead by now but for him, and I owe 'im one for it."

"Oh, nobody's sayin' he isn't plucky," said the man who had been tying the Frenchman's arms, as he rose to his feet. "He's the dare-devilist swine alive, but he's done with it now."

Dave came round and clapped Mills on the shoulder.

"It's worked you a bit soft, old man," he said. "Why, hang it all, you wouldn't have us let him go after shooting a woman, would you?"

"Oh! stow it," broke in one of the others. "If it wasn't that 'e's got to go back to Macequece to be shot, I'd blow his head off now."

"I'm not asking you to let him go," cried Mills. "But give the bloke a chance, give 'im a run for it. Why, I wouldn't kill a dog so; it's awful — an' — an' — he saved my life, chaps, he saved my life."

"But he shot a woman," said Charley.

That closed the case — the man had committed the ultimate crime. Nothing could avail him now. He shot a woman — he must suffer.

"Jone," moaned the Frenchman — the cords were eating into his flesh — "Jone, I saved yo' life."

"Why couldn't you tell me?" cried Mills passionately; "why couldn't you trust me? I could ha' got you away."

"That'll do," interrupted Dave, thrusting Mills aside. "We'll trouble you for a drink and a bite, old boy, an' then we'll start back."

Mills led the way to the *skoff kia* in silence. There was food and drink still on the table, and the men sat down to it at once. The Frenchman lay in the middle of the kraal, bound; his captors' weapons lay at their feet. He was as effectually a prisoner as if their five barrels were covering him. Mills stood moodily watching the men eat, his brain drumming on the anguished problem of the Frenchman's life or death without effort or volition on his part.

"Got any more *poosa*, old boy?" asked Dave, setting down the whisky bottle empty.

"Yes," said Mills thoughtfully. "Plenty." He shouted for a boy, and one came running.

"Go to the store-hut," ordered Mills slowly, "and bring a bottle of whisky." He spoke the "kitchen-Kafir" that every one in Manicaland understands.

"Yes, baas," said the native.

"But first," said Mills, still speaking slowly and quietly, "take a knife and cut loose the man on the ground. *Quick!*" The last word was a shout.

Dave sprang to his feet and stood motionless. The others were arrested in the action of rising or reaching their weapons. From the wall beside him Mills had reached a revolver and held them covered. The barrel moved over them, presenting its black, threatful mouth to one after the other. It moved in jerks, but not without purpose. It held them all subject, and the first movement doomed.

"Jack!" cried Dave.

"Shut up!" commanded Mills. "Don't move now. For God's sake don't move. I'll shoot the first one that does."

"He shot a woman," they protested.

"He saved my life," said Mills. "Are you all right, Frenchy?"

"Yais," came the answer, and with it the ghost of a laugh.

Mills did not look round, and the steady, remorseless barrel still sailed to and fro across the faces of the men in the hut.

"Clear out, then," he shouted. "I'll only give you five minutes. You shot a woman. And Frenchy —— "

"Yais, Jone."

"This makes us quits, see?"

"Ver' good, Jone. Good-by."

"Good-by, Frenchy."

Dave ripped out a curse, and shifted slightly. The barrel sprang round to him, and he froze into stillness.

"Don't do that again, Davy," warned Mills.

"You'll catch it hot for this," snarled one of them.

"Very like," replied the trader.

He counted a liberal five minutes by guess. He dared not look away from his men. At last he spoke.

"It was up to me, boys," he said with a sigh. "I couldn't do no less. If it 'ad been a man 'e shot I'd ha' kept you here all day. But I've done enough, I reckon, seein' it was a woman."

He dropped the revolver to the ground.

"Now!" he said.

They sat down and stared at him. For full a minute no one spoke. Mills gave them back their eyes gloomily, leaning with folded arms against the wall. Then Dave drew a long breath, a very sigh.

"Well, Jack," he said, shaking his head, "I didn't think it of you — I didn't indeed. A skunk like that! a woman-shooter, and a Frenchman!! You didn't use to be like this."

"We're quits now, him and me," answered Mills. "He saved my life, and I'm satisfied. So if you've got anything to say — or do — then get it over."

Charley burst out at this in a fuss of anger. "You ought to be shot," he shouted. "That's all you're fit for."

"Charley's right," growled one of the others.

"Oh, cut it off," cried Dave impatiently; "we're not going to shoot Jack. But I guess we won't say we've lost the Frenchman yet."

He lowered his brows and turned his eyes on Mills.

"You an' him's quits, Jack," he said "What do you think about it?"

Mills looked up slowly, like a man newly awaked from a dream.

"You might get a shot at him from the path," he answered musingly. "That is, if he's keeping north. I'll show you the place."

"You don't think we'd have a chance of catching him?"

"Not a ghost," replied the trader decisively. "Once you get into the kloof, he's lost. All you can do is wait till he breaks cover down below, an' try a long shot. By God!" he cried with sudden energy, "I'll try a lick at him myself. We're quits now, the — the woman-shooter!"

He snatched a rifle and led the way, the others tumbling after him. Some hundred yards beyond the kraal the footpath dipped abruptly toward the valley, and at an angle of it there was to be gained a clear view of the bush beneath, where it surged at the foot of the hill and ran down the kloof: at the lower part of the kloof it ceased, and the ground was bare red earth for a space of some thousand yards. Mills sat down on a stone. Dave squatted beside him, and the others grouped themselves on adjacent boulders.

The sun was well into the sky by now — it was about six o'clock in the morning. The air was of diamond, and the chill of the night had already passed. The men glued their eyes on the bare patch and waited.

"Funny game you played up there," whispered Dave to the trader.

Mills nodded without speaking.

"I'm not blaming you," continued the other. "I reckon I understand, old boy. But are you goin' to shoot at him?"

"I am that," was the reply.

"Well, I hope you get him," said Dave. "The chaps'll forget the other business then. They didn't like it, you know — nobody would."

"It's not because I care for them or what they think," began Mills.

"I know it's not," interrupted Dave. "You know all the ranges, I suppose?"

"Nine hundred yards to that black spot," said Mills. "The spot's a bit of a hole in the ground. Twelve hundred to the big boulder.

He rose off the stone he was sitting on and lay down on the path, belly-under, and ran up the back-sight of his weapon with care. Flinging back the bolt, he blew into the chamber and thrust a cartridge in, tested the air with a wet finger, and wriggled the butt home into his shoulder. Dave watched him in silence: Mills was, he knew, a good shot, and he was now preparing, with all the little tricks and graces of the rifle-range, to pull trigger on the man he had risked — nay, almost thrown away — his life to save from the consequences of an unspeakable crime.

"Ah!" breathed Mills, with an artist's luxurious satisfaction.

Down the valley a figure had broken from the bush, and was plainly to be seen against the red ground. The men on the hill flopped down and prepared to shoot.

"Don't fire," Dave warned the others. He was watching Mills. The trader's face bore no signs of his recent mental struggle. It carried no expression whatever save one of cool interest, just touched with a craftsman's confidence. His barrel was steady as his head. The little figure below was moving over the rough ground toward the black spot. They could see its legs working grotesquely, like a mechanical toy.

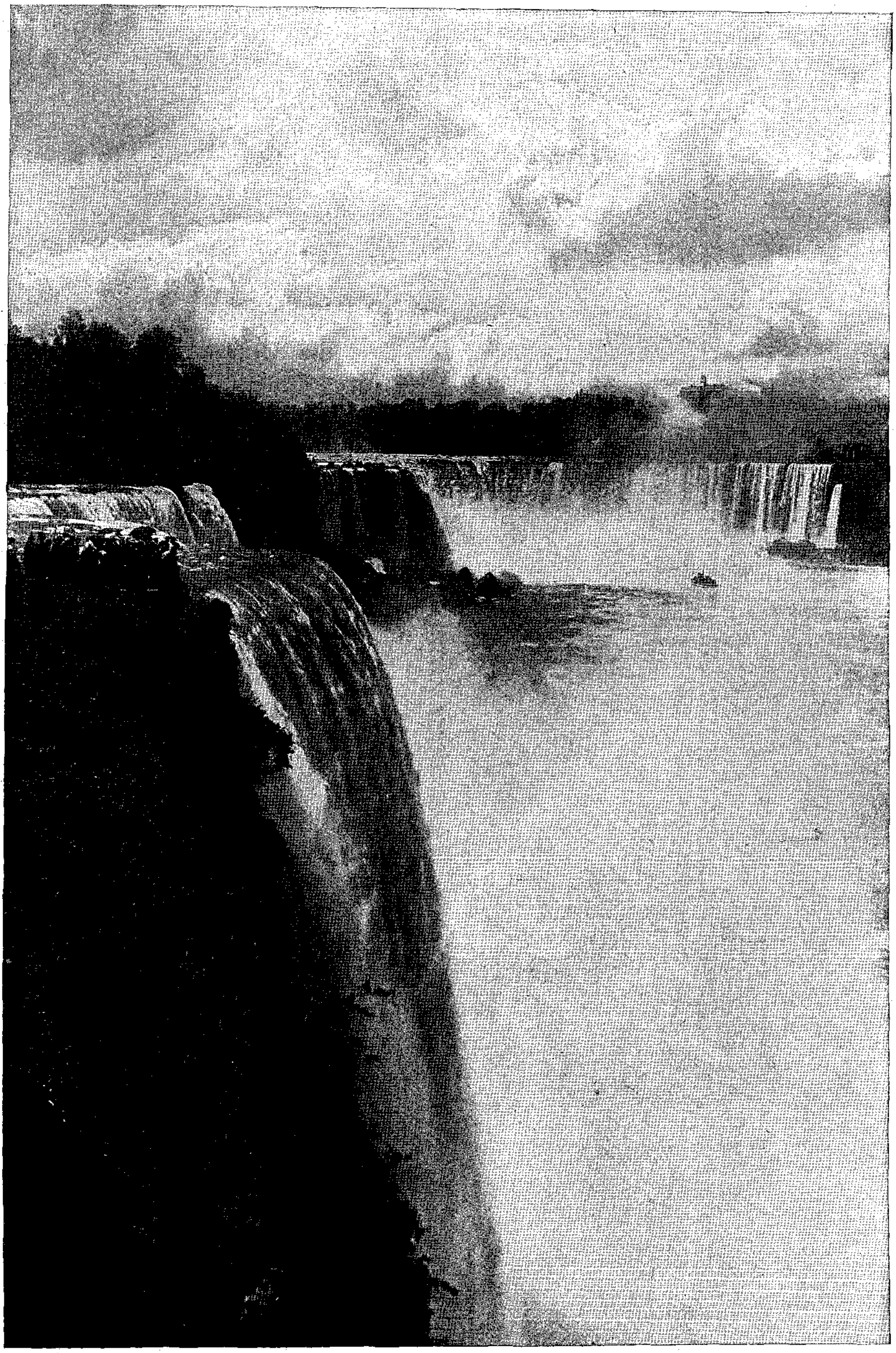
"So," murmured Mills. "Now just a *little* farther. So!"

He fired.

There was no leap into the air, no tragic bound and sprawling tumble. The little figure in the valley fell where it was, and never moved.

Mills jerked open his breech.

"I'll bet that took him in the spine," he said.



"SEVEN THOUSAND TONS OF WATER FALLING EVERY SECOND"

"You will walk down to the little railed-off corner of the American Falls. There is Goat Island; beyond it the skimpy fall over the Terrapin Rocks; beyond it the Canadian Falls, the real Falls, with the white cloud rising up. You are confronting the most wonderful spectacle on the continent"

NIAGARA

BY

EUGENE WOOD

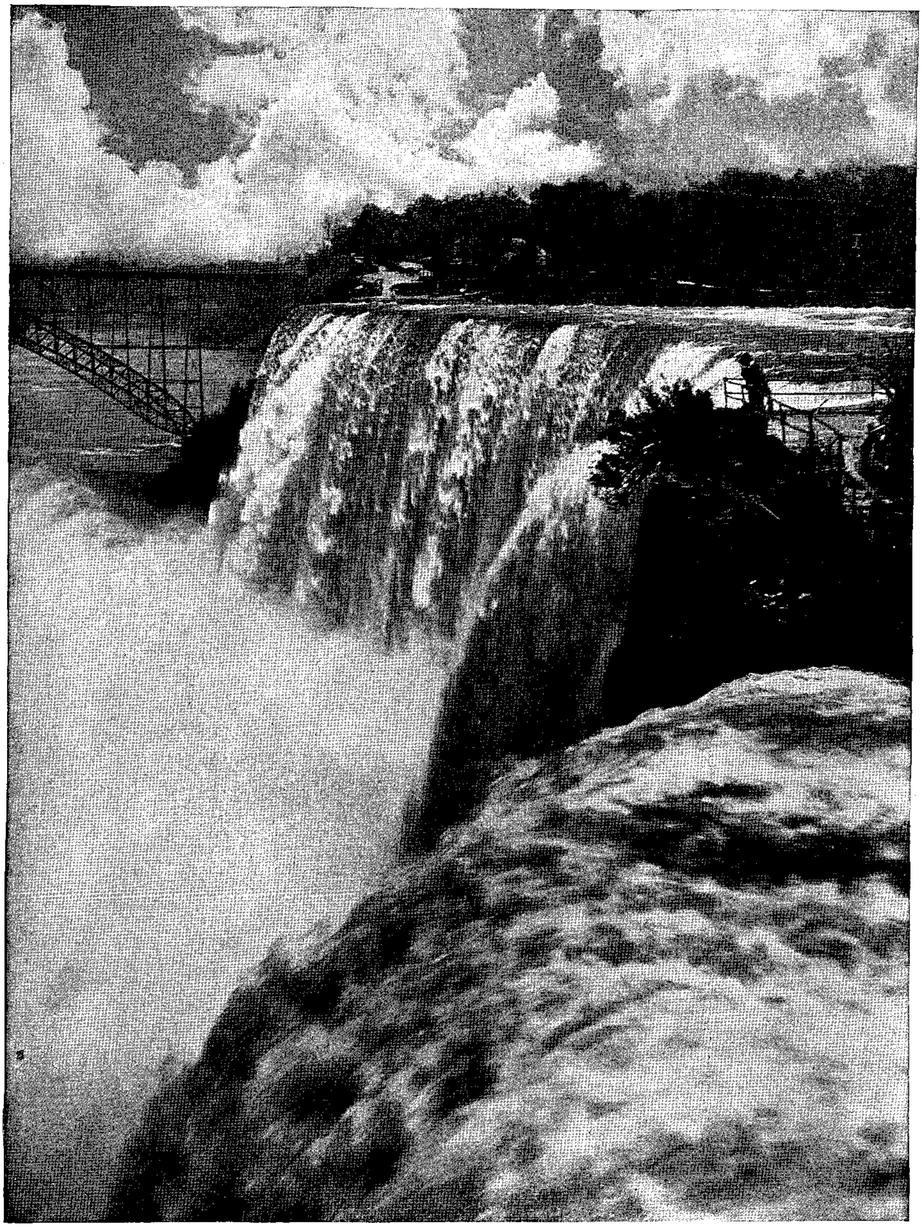
AUTHOR OF "BACK HOME," ETC.

ILLUSTRATED WITH PHOTOGRAPHS

YOU know how boys snap a snake's head off with a jerk. Well, the motorman on the big yellow car that starts every half hour from Court and Main Streets, Buffalo, comes as near as he dares to doing the same thing for his passengers when he gets them out where there aren't many houses and he can go full tilt around the kinks and corners of the twistiest trolley line ever built. You catch glimpses now and again of a broad, full river, but after he snatches you up and down the bridge over the railroad tracks (you catching your breath and holding hard), you are never long out of sight of it; a broad, full, shining river, not given to wild enthusiasm in March, or profound depression in August, but a staid and steady river, going right along without any fuss. It doesn't seem to care two pins what's going to happen before long. It's an old story to it, for every component drop has over and over again had a greater come-down, from the clouds — no less. And that's quite a ways to fall, when you come to consider. A calm, smooth, steady, shining river, with steamboats running excursions on it, and folks out in small boats, and the cows wading in the flood to drink of it, never once remembering that the water ought to be boiled first.

Right after you have successfully resisted the motorman's last attempt to send your head bouncing down the aisle of the car, you pass a lot of factories, notable chiefly in that all but one are chimneyless. This one down at the end of the line has a big blue-and-brown panache of soft, coal smoke flaunting from its tall shaft close by the mountain of small logs. But there are no rhythmic puffs of steam, like ostrich-tips, to tell you that inside the engine-house a piston-rod is madly darting to and fro on jerky errands from cylinder to fly-wheel. Ordinarily you do not ask why there should be a smoke-stack to a factory; in this case you do. They want the steam's moist heat there to cook the stew of ground-up log, but not its mighty kick to turn the rolls that press the stew into thin sheets for books and newspapers and magazines.

You are yet a long walk on a hot day from the end of your ride when your neighbor in the car nods at a group of noble gray stone buildings and says: "There's the power house." In there is what has put the nose of the steam-engine out of joint. A canal has been dug to the broad and shining river, and then, 141 feet below, a tube a mile and a quarter long has been bored through the rock, coming out just below the bridge. Down in the dark there Samson is grinding in the prison-house. The power of water falling all that way is changed by witchcraft into that which makes a cat's back crackle when you stroke her in cold, dry weather. The crackle of the cat's back is charmed into thick strands that loop between the poles along the wayside. The touch of a magic wand atop the car in which you rode made the wheels of it spin round, and without horses to your chariot you traveled faster than the swiftest steed. If it had been dark outside the car would have been flooded with a golden radiance; if it had been cold outside, the car would have been warm — in spots. And all by the power of water falling. Not only here where you are, but wherever the thick strands go, the same power of falling water, turned into the crackle of a cat's back, spins the misty buzz-saw, and drives the thunderous planers, makes the dark streets gay and cheerful, and does the cooking and general housework. Back there in that factory that smells so dry and choking, this same mysterious stuff cleaves asunder chemical combinations, and



Photograph by George P. Hall

"THE HANGING WHITE DRAPERY OF THE AMERICAN FALLS"

"This sheet that slides so quickly over the verge is nearer your mental grasp"

in that factory whose waste-pile glistens so, it makes a heat so hot that sand boils off in vapor as water in a tea-kettle.

When a man works cheaper than we can afford to work, we bat him on the head with a piece of 2 x 4 stuff to show him the contempt we hold him in. This stuff that makes a cat's back crackle; that makes a rubber comb pick up bits of paper; that makes pins fawn upon knife-blades; that jerks our wrists when we take hold of the handles of the machine at the County Fair; that tells us right away when Aunt Jane gets to Chicago safe, although it is a twenty hours' ride back to us again; that lets us hear a human voice a thousand miles away; that does so many, many wondrous things for us, and, day by day, is finding new achievements — electricity, in a word — works at less wages and does more than any men, or horses, or even steam-engines can. We do not chase it through the streets and call it "scab." We do not bat it on the head with pieces of 2 x 4. Far otherwise. Hercules was a fine figure of a man. He was muscled like a physical culture advertisement. He had a personal encounter once with Antaeus, you recollect, whom he could not faze until he got Antaeus up in the air. The funeral did not take place until after Antaeus lost his ground connection. It's the other way round these days. Antaeus might dangle all day from these overhead wires — if the Company would let him — and be as safe as in a church, but let him touch but a toe to ground ever so gently and this mysterious stuff that works so cheaply would hit him a clout such as forty Herculeses could not compass with their clubs. It is this causes us to be respectful to this "scab." Will you come away from that electric light pole? Yes, I know, but it makes me nervous. You don't know what might happen.

The car stops in the station. You read the insolent command over the door: "This way out," and humbly obey. You look up and down the street rather sheepishly. They have all sorts of junk to sell you as souvenirs. Some don't approve of this, but I think it's a good idea. If you didn't buy a red-glass tumbler, with your name written on it in Spencerian characters while you wait, you'd forget all about ever having been to Niagara. As it is, when people ask you: "Have you seen the Falls?" you inquire: "Niagara Falls? Niagara Falls? Name sounds familiar somehow. Mother, were we ever at the Falls?" And she answers: "Why, yes, dear. Don't you remember? You got that red-glass cup there." And you say: "Oh yes, yes, yes. Why certainly. Very pretty view there, as I recall it." I stick up for souvenirs.

You cross the street and go into the park there. You see people with their baskets, picnicking. They have hard-boiled eggs, and pickles, and cheese sandwiches, and fried chicken, and three kinds of cakes just like folks, but you don't know a living soul. It makes you feel green and embarrassed, and like a perfect stranger. You have the sensation in your back that they are looking at you, and noticing that you toe in a little with your right foot and that your necktie is climbing your collar. And then, all of a sudden, your self-respect shoots up like a sky-rocket. There are people there greener than you are, for one of them asks you timidly: "Mister, is this the right way to the Falls?" What a question! It isn't a very wide park, and the Falls of Niagara are the biggest on the continent. Searching for them is something like looking for an arc-light at night.

And yet, come to think of it, the question isn't so foolish. The man expected to be led to the Falls by "the thunders of Niagara." He had been reading about "the thunders of Niagara" ever since he could read anything more difficult than "See the cat on the mat." The phrase was invented before sash-door-and-blind factories, boiler-shops, and railroad trains. After you have ridden more than an hour in a trolley-car you need not expect to be shocked by "the thunders of Niagara." If you could import the noise of the Falls to Broadway, nobody would ever notice it. Maybe it sounded big to the first man that heard it, a savage to whom the sudden snap of a twig gave heart-failure, but pshaw! Do you want to know what it puts me most in mind of? The man in the flat overhead getting ready for a bath.

As you stroll along the gravel path, you cast a glance to westward. "There," says you. "If that isn't just my luck! It's going to rain hard in a minute. And I wanted it to be a fine day." Take good heed of this, for if you're anything like me on your first visit, it will be the only bright spot in the memory of the day. On the way home I suddenly woke up to the sell that old Dame Nature had worked on me. That wasn't a thunder-head at all; it was the cloud of dust rising where so much water was being dumped.

Yes, that will be about the only bright spot in the day's recollection. You will walk down to the little railed-off corner of the American Falls. The water slides over the brown, slippery rocks out of sight. The spray rises and gets on your glasses. There is Goat Island; beyond it the skimpy fall over the Terrapin Rocks; beyond it the Canadian Falls, the real Falls, with the white cloud rising up. You are confronting what everybody says is the most wonderful spectacle on the continent. You pause. You shut out from your mental vision the other men and women that stand beside you. You exclude from your consideration the people with the ninety-seven cent cameras that are snap-shotting the view; the lady with the thick waist and the thin side-whiskers; the two men with the badges of the National Convention of Pump-washer Manufacturers; and the couple that shed rice at every step. You are alone, you and your soul, before this scene of beauty and magnificence. You hearken to the inward voice; you listen to what your soul would say to you.

It says: "M-hm. Very nice. Just exactly like the pictures."

With a numb feeling in your mind you turn to gaze down into the Gorge beneath. As you lean upon the railing, a rainbow swims before you on the gauzy mist. You give your soul a hunch with your elbow. "See that?" And your soul replies: "Well, ain't that funny? When I was coming through Pearl Street this morning I saw a boy washing a window with a hose, and the spray made that very identical kind of a rainbow. Kind of a coincidence, ain't it?"

Across on the other side of the Gorge they are building something, and the place doesn't look very swept up. The Gorge itself is some bigger than Main Street at home as viewed from the the top of the American House. Yes, I guess it must be considerably bigger, judging by the looks of that little tug down there bouncing around. The water on the floor of the Gorge looks just the color of old man Hickey's regalia that he gets out every Patrick's Day, faded so that you can't tell whether it's blue or green. Streaked up with foam a good deal, the water is . . .

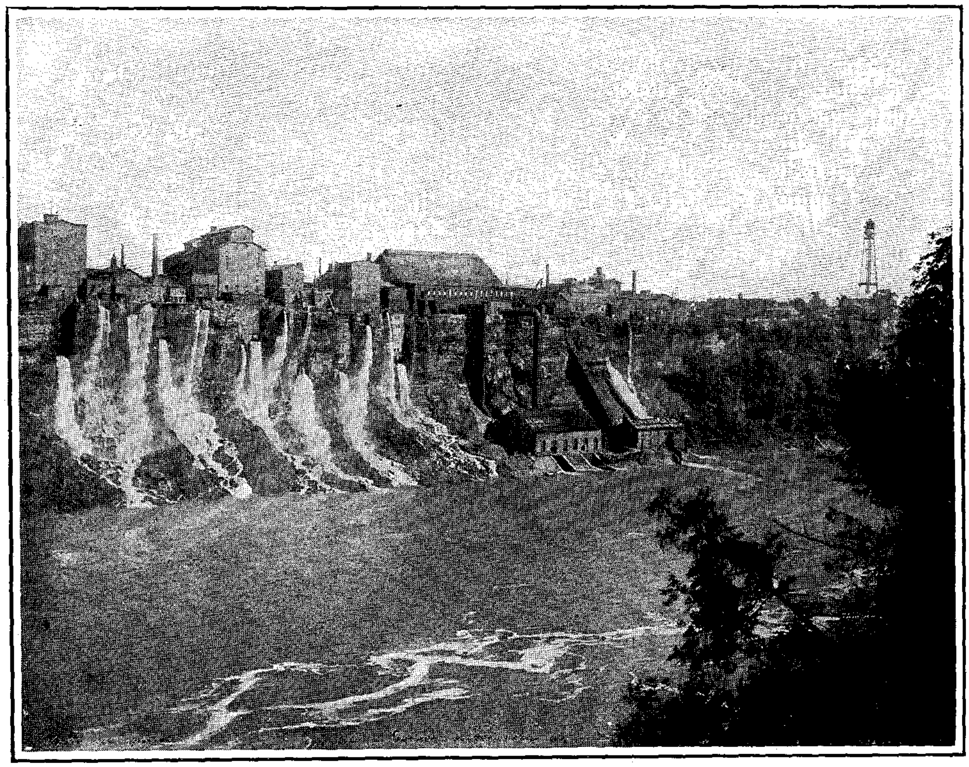
Oh, this won't do. This won't do. Perhaps if we go down the inclined road and look up, it might help things. You do get a little thrill on the trip. It is based upon this awe-inspiring thought: "S'posin' the cable should break."

You clamber out upon the rocks and try to peer through the thick veil that hides the mystery of the Fall itself. You wait and hearken to the inward voice. Not a peep.

"Here you!" you say right sharply to your nobler self. "What's the matter with

A STEP IN THE TRANSFORMATION OF NIAGARA

Not the Grand Dukes but the petty lords of the land have done this



you? This is Niagara, d' y' understand? This is the mighty cataract you've heard so much about . . . Well? . . . Say something, can't you?"

Thus adjured, your soul makes an effort. It hums and haws for a while. "Er . . . Er . . . " And then it strikes its gait quite cheerfully. "Say! Did you ever hear what the Irishman said when he stood here and looked up at the water coming down? Well, he looked up, he did, and saw the water coming down and he says, says he: 'Well, what's to hinder?'"

(It needed that; it needed just that.)

You take passage on the "Maid of the Mist" (That's a pretty name. I wonder who thought of it) and put on one of the raincoats and stand out on the upper deck hanging on to a stay, hoping against hope that, on the trip up to the point where the current gets too strong for the engines, some impression will stir your inmost being to its deepest depths. And nothing happens! You do manage to get one moment of relief from the joke about "What's to hinder?" which your foolish other self keeps repeating with all the changes, now as a minstrel colloquy: "Mistah Intahlocutaw, kin you . . kin you tell me what the I'ishman sayed when he see Niagara Falls for the fust time?" "No, Mister Bones, I cannot tell what the Irishman said when he saw the Falls for the first time. What *did* the Irishman say when he saw the Falls for the first time?" Now as a sidewalk conversation on the vaudeville stage (green whiskers, you know, and all that).

"I hod the pleasure o' Misther Regan's company whin I wint to the Falls th' oother daa ——"

"What had ye o' Regan's whin ye came away?"

"Whisht! What talk have ye? We stud there watchin'——"

"Who was watchin'? The polis?"

"No. Me an' him."

"Ye needed watchin', the two of yees."

"We stud there luckin' at the wather pourin' down ——"

"'Twas more than wather that was pourin' down or I don't know Regan."

"An' I says to 'm, 'Regan,' says I, 'ain't it grand?' I says."

"I know that one. 'No,' says he, 'it's Houston; the next is Grand.'"

"Don't be intherruptin'. And Regan says —" etc., etc., till you're tired to death of the joke. One moment of relief, such as it is, comes, I say, and that is the thought that when they fixed the boundary line, the American Commissioner must have been a soft-head to let the Canucks have all the best of it the way they have, and the United States get this little side-show of a falls.

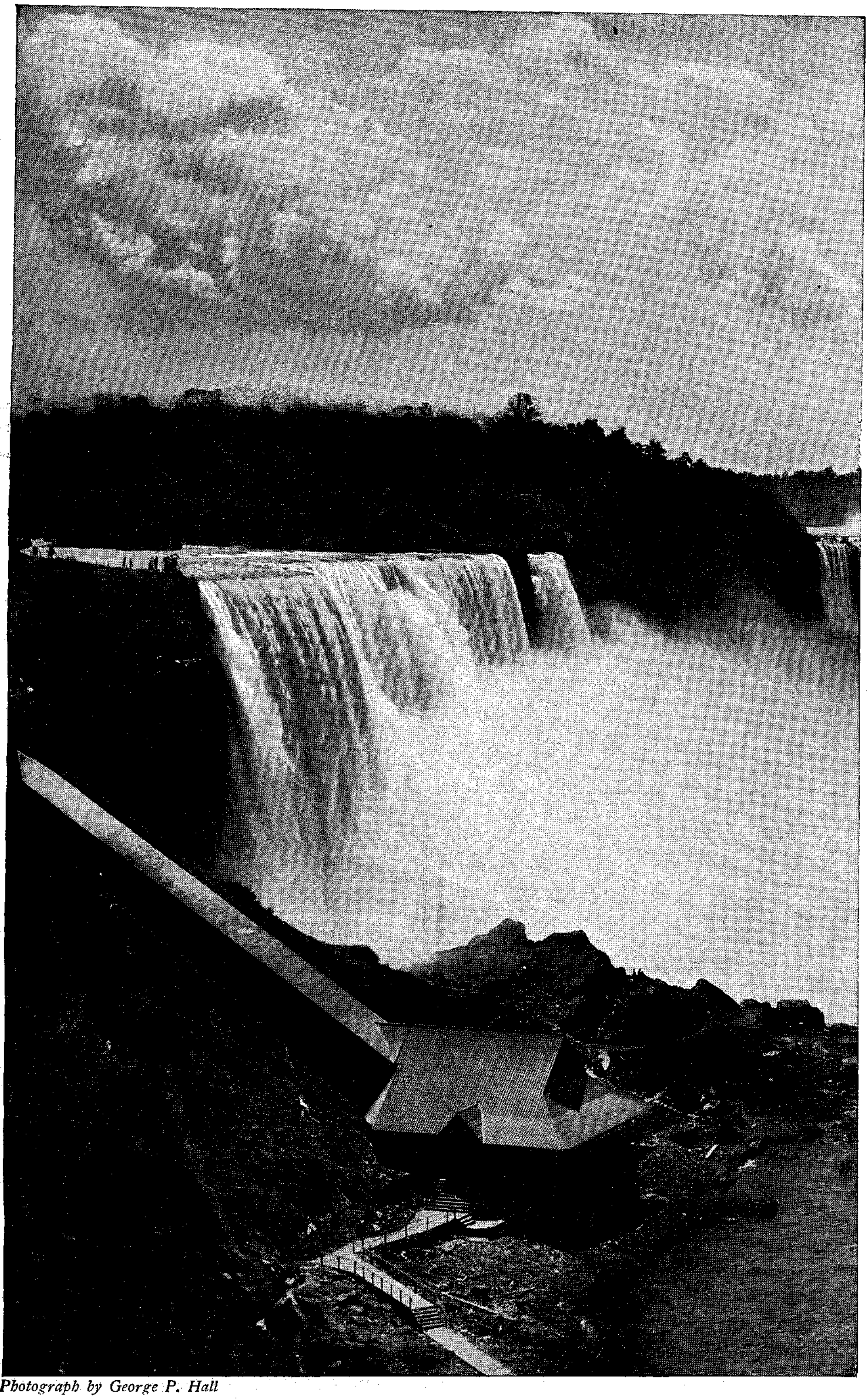
Gorge ride? No! If the sight of the water falling has no more effect on me than this, why do you suppose I care to see the water running away after it has fallen? You may have my ticket; I don't want it. Let me see. If I go back to Buffalo now, I'll just about have time to see that man before the train goes . . . Yes, it is a kind of a disappointment. I wouldn't say it isn't as represented. It looks exactly like the pictures, but still . . . Well, I tell you: it'll do well enough for people from the country districts that have never traveled much or seen anything, don't you know, but for you and me, don't you know — oh, nothing to get excited about.

II

And then one day when you should be thinking of ten and ten and five off for cash, or informing Mr. John Jones of Jonesville, Tenn., that you have his favor of the eighteenth, and would say in reply to same — your mind slips all holds, and is gone from the work-a-day world. There comes a glowing center to your inward vision, and as it brightens and clears, you see a far-off notch of apple-green and silver, a green the like of which is not on earth, and frosted silver such as no human artificer can rival. It is the Falls come back to you. The loveliest sight! The loveliest sight!

Your stenographer seizes the opportunity to touch up her notes. You pay no heed but sit there tranced, imaging again the waters bending as they reach the verge, apple-green and silver, apple-green and silver . . . . Tall spires leap up in a sort of rhythm, up . . . up . . . almost to the height from which they lately fell; tall, frosted spires, gleaming in the sun. Beneath them billows the cloud of water shattered into tiny crumbs, each crumb the pivot of a fan with seven sticks, each stick a color of the rainbow.

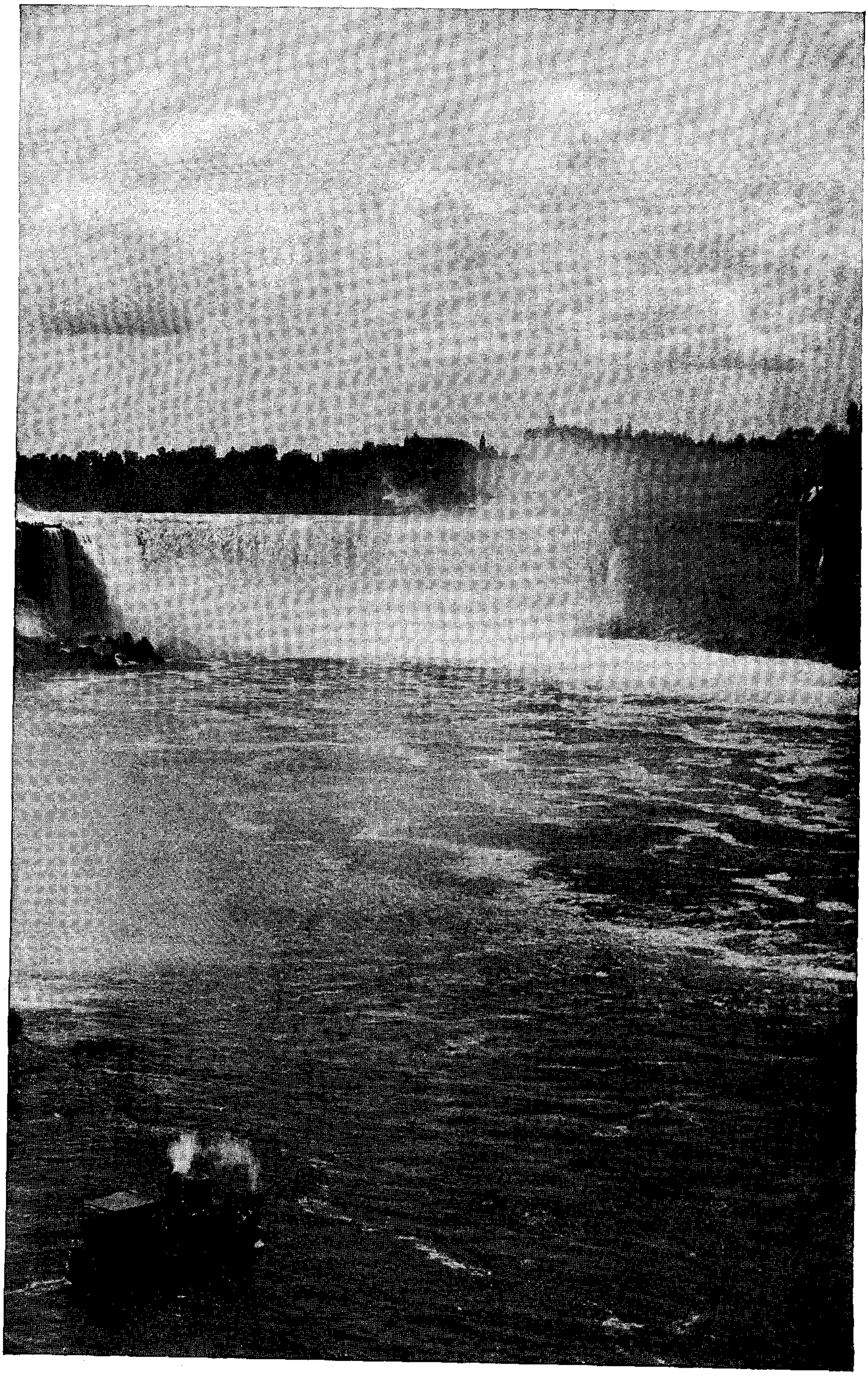
The stenographer has sharpened all her pencils and gently clears her throat. You heed her not. Again you stand upon the fearful brink. The voice of many waters



Photograph by George P. Hall

THE FALLS OF NIAGARA

"When it gets so that every horse-power in the Falls can be sold for money, then if you think that



TO-DAY IMPERILLED
individual rights are all the rights there are,- Niagara will be left as dry as the big road in August"

speaks to you as you gaze downward through the faint arch of air-drawn mother-of-pearl; downward upon the floor of peacock blue, milk-white where it emerges from the secret cavern which none may look upon and live. The voice of many waters! It is no thudding thunder, as of the pedal C in some great organ. That is but one voice, and though it may afflict the ear far more than all Niagara, a very slender stream of water with no great fall may actuate it. It is but one, while this is the voice of many waters; the voice of all the raindrops falling upon that empire that on every side slopes toward America's unsalted seas; the voice of every rill that ripples over pebbles and under weedy banks in whose brown shadows fishes lurk; the voice of every river in that empire and every wave that beats upon the yellow beach. It speaks of the thirsty land refreshed by showers and the lush, green grass that cattle crop. It speaks of waving wheat and rustling pennons in the corn-field, of mill-wheels grinding golden grain, of the countless millions of living things that drink and lave; it speaks of canoes that slip silently along, of oar-locks thumping, of the furrows turned by sail-boats, and the far-off flutings of the great steamers that seem to float above the horizon line, tangled in the skeins of their own smoke, mothering treasures from port to port. It is the word of the voice of many waters that our life is wholly water-borne, inwardly and outwardly.

But in the multitude of whisperings, and rustlings, and gurglings, it is not all the speech of life and summer-time. There is the shining frost and the long wales of drifted snow, blue in the shadows; there is the black ice, creaking and snapping, locking the harbors, and stilling the noisy mill-wheels; there is the crash of tall, taunt ships against the cruel rocks; there is the bubbling of the drowning man, and his agonizing struggle as he dies, slain by the fear of the water that stops his heart more than by the waters themselves that drag him down and babble sweetly over where he sways among the rushes. The terror of the waters! Therein lies Niagara's enchantment. This vision full of beauty, this envisaging again of that notch of apple-green and silver, the loveliest sight that man ever beheld, is not the first recurrence since your visit. Last night you dreamed of it; and it was not its beauty you beheld, but you were wading in its rushing waters on the slippery brown rocks, the current tugging at you for your life. It got you, and you wakened with a strangling cry — to find the bedclothes twisted about your feet.

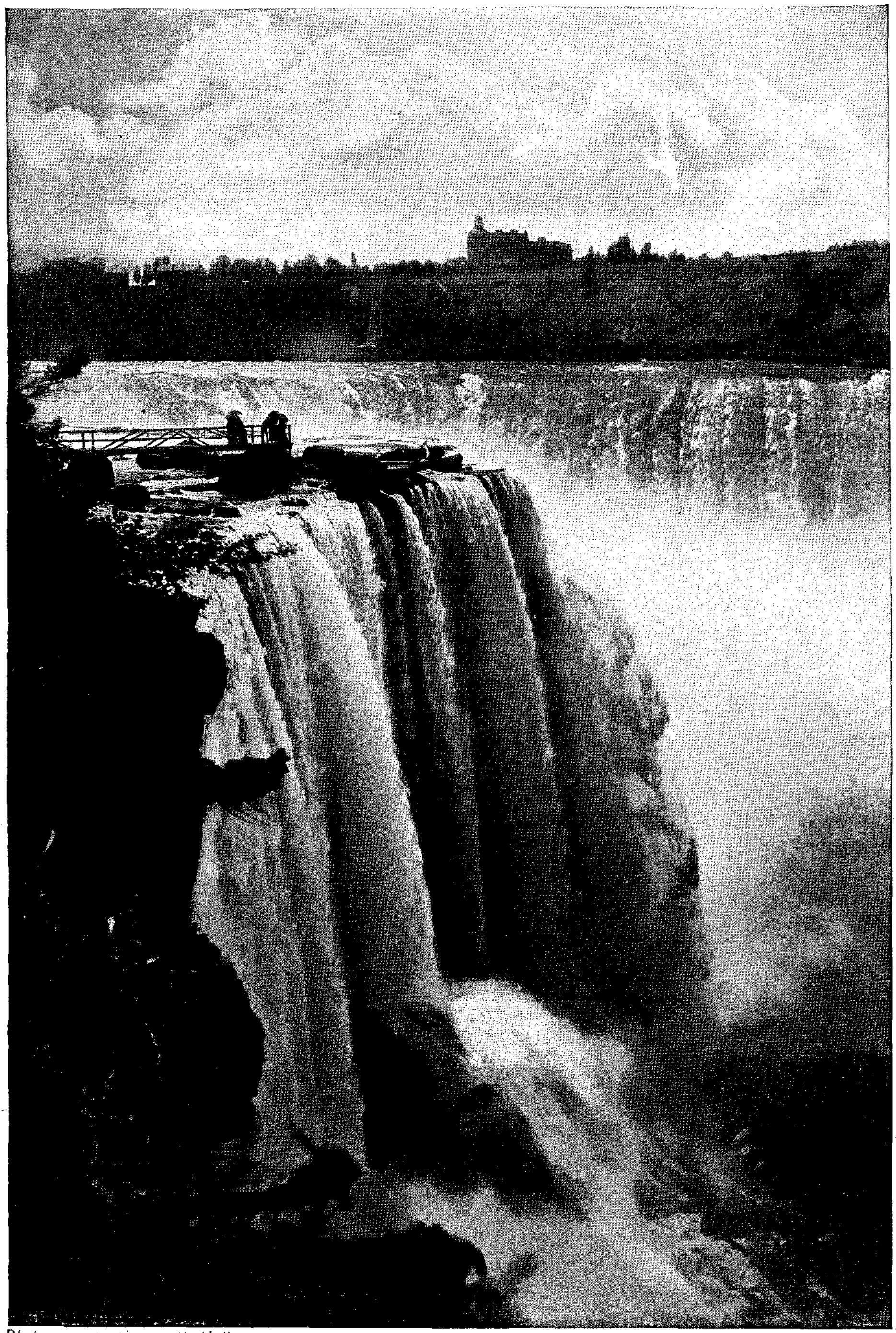
Your stenographer coughs again: "Would say in reply to same ——"

"Read that last sentence over," you speak up, coming out of your trance. But all through the letter, and all that day, it comes to you: "I must see Niagara again . . . I must see Niagara again."

Know this: A pint-cup can hold but the full of a pint-cup at any time. There is no human mind can sense Niagara in its entirety at a glance.

So far from feeling a little bit set up by its failure to stun you, it dawns upon you that you had better keep that to yourself It's something like not knowing how to act in company. It's a sign you aren't very civilized. It was only the other day, so to speak, that men took any account of nature's beauty, rocks, and trees, and clouds, and things without a definite regular pattern. It was only the other day that the Alps quit being a confounded nuisance, and became another word for overwhelming, awful splendor. Pattern and color? Why, we know almost to the minute when the sense that could appreciate them entered the world; when insects first appeared in the Early Tertiary. It is only man that can find pleasure in a landscape or a waterscape, and man has to be so civilized that he isn't always hungry, that he has clothes on his back, a return trip ticket in his pocket, and the knowledge in his head that there aren't boogers lurking in every corner ready to snatch him, and that if there were he knows enough white magic to beat them off.

You think that perhaps so much talking about Niagara has kind of dulled the edge of your appreciation of it. I don't believe it. The first man that saw it probably said: "What's to hinder?" and didn't stare at it very long. Nothing to eat there, and it looked spooky, and anyhow standing where it was so damp would probably give him rheumatism. It tells in the guide-book how a man in the early days went to see the place, but it was a very cold night, and the tavern was comfortable, so he sent a boy to see if it was worth while. The boy came back and said it wasn't much; just a lot of water falling, and it was colder than all get-out, and he wouldn't advise it. I can quite understand that just as I can understand that



Photograph by George P. Hall

THE CANADIAN FALLS

"Something of the magnificence of the Horseshoe"

there are folks to whom the use of napkins seems a piece of affectation. Only, it's something that we ought to try to hide from others.

So a day comes when you stand again in the doorway of the station and look out upon the park at the people with their mouths full of hard-boiled egg, and you aren't the least bit embarrassed. You even grin at the girl that starts to make fun of you to her mother, and she turns red and gets interested in the stuffed olives. Pretty girl, too, or would be if she wasn't so freckled. She's just about beau-high.

On this trip you begin to realize that there is a good deal to Niagara, when you come to look into it. I don't mean the Falls alone, although when you get over on the Canadian side, and slop around on the planks laid over the mud-puddles, there come moments of exaltation at the sight, when you realize that if your soul doesn't carry on a lively conversation it is because there aren't words that will do the subject justice; but I mean that the rapids above the Falls you gave a mere glance to on your first trip, impress you as being worth while. One way, it seems a kind of pity that there should be any such rapids. The water ought by good rights to come right to the edge of the stone shelf and then drop. That's the way they have it at the Falls of the Zambesi in Africa (this is only what I've read; I've never been to see), but they say that the current isn't any swifter; it just runs along at about five miles an hour, which is the rate of Niagara above the upper rapids, and then it drops. But the pint-cup cannot hold more than the full of the pint-cup, and as you lean upon the parapet of the stone bridge over to Goat Island, and see the waters rush beneath, and leap up into snowy cliffs with the dazzling foam breaking as if it would run back up stream; as you wander down on the gently sloping lawn — don't look for a minute, but if ever you saw a couple of spoons, they're over there under that willow — as you tread the springy turf you can watch the swirling torrent and get some notion of the immense power of the falling water. You can take the cataract apart, so to speak, and then mentally combine the pieces and see how tremendous it must all be. You can see how near allied your admiration is to terror, for momently the thought comes into your mind how futile would be your struggle in that stream. You can see yourself madly struggling and yet borne away by a force so great that all your battling would not stir the water.

The tiny views you get, the little fragments of Niagara, are more nearly your mental size, and so, when I had clambered over the rocks of the Three Sisters Islands, and seen the black water boil up between them, had noted all the little cataracts and minor falls, Niagaras in miniature, I wondered at the crass stupidity of those who stuck fast in the carry-all, and would not alight to look upon that which, to my mind, is the most illuminative and explanatory of the whole sight. Some of my indignation, I admit, was due to the fact that if they didn't get out I couldn't get in, and I was tired walking, but nevertheless I will contend that I got more from that stop at the Three Sisters than I did any place else.

And yet, the walk out on the wooden bridge to the Terrapin Rocks is full of meaning. There you sense the hanging, white drapery of the American Falls; there you get something of the magnificence of the Horseshoe, but then again this sheet, that slides so quickly over the verge, is nearer to your mental grasp. The brown and slippery rocks are just like those that floored the creek back home, the creek that had crawfish under stones, crawfish that made your mother jump when she went through your pockets nights.

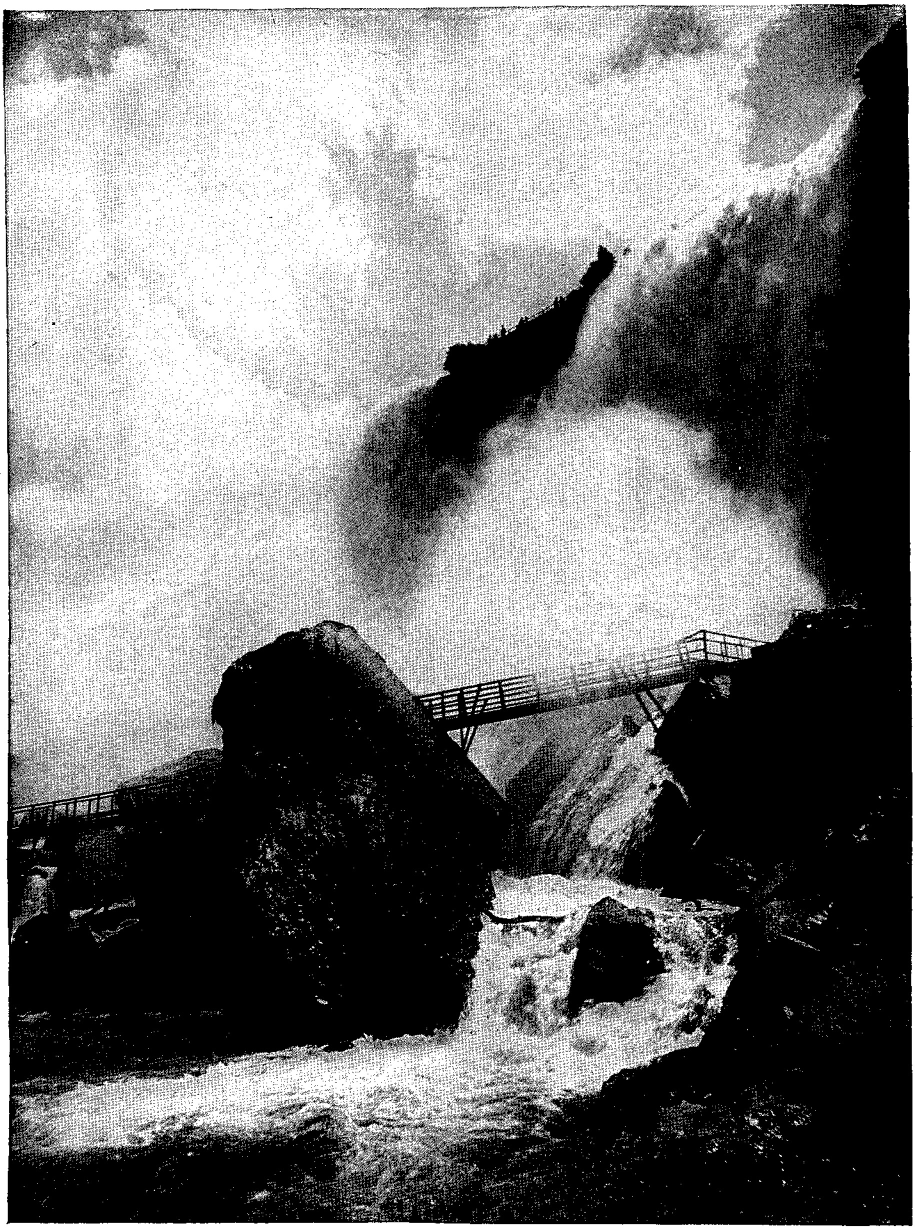
There is a log jammed almost on the very brink and the clear wave gurgles over it in a manner you can understand. The mass that curves over the Horseshoe's verge is quite beyond your understanding. And here's something I'd like to have you look a little into, and when you have it explained I wish you'd make it clear to me. There are fellows with their shoes and stockings off wading around there in the shallow water where it is quite safe. What do they do it for?

"Oh, just to show off," the reservation policeman told me.

"But it's safe, isn't it?"

"Oh, it's safe enough," he answered contemptuously of them.

I was afraid he would be contemptuous of me, if I should press my questioning of how anybody could show off doing a perfectly safe thing. He didn't look to me, either, like a man that could tell me what is the motive for "showing off" before perfect strangers who do not admire the heroes, but rather



Photograph by George P. Hall

THE ROCK OF AGES

A piece of the shelf which, worn away by the water, broke off. Slowly the Falls are thus receding

think them silly. That they should always be young fellows, seems to indicate it is an instinct connected in some way with attracting the girls, but it is all a dark mystery to me. Out farther than where they puddle around are logs that have lodged in between rocks. I should say it was dangerous to get out to them, but these logs are all covered with initials cut into them with pocket-knives. I see myself taking chances on going over and never being found again short of the Whirlpool, just for the sake of carving E. W. in sprawling capitals on those logs. I wouldn't do it for a million dollars, and I need just about that sum.

And it would be my luck, too, to have Elias Wright, or Ephraim Wiggins, or Ebenezer Whitmore blowing that it was he that did it.

III

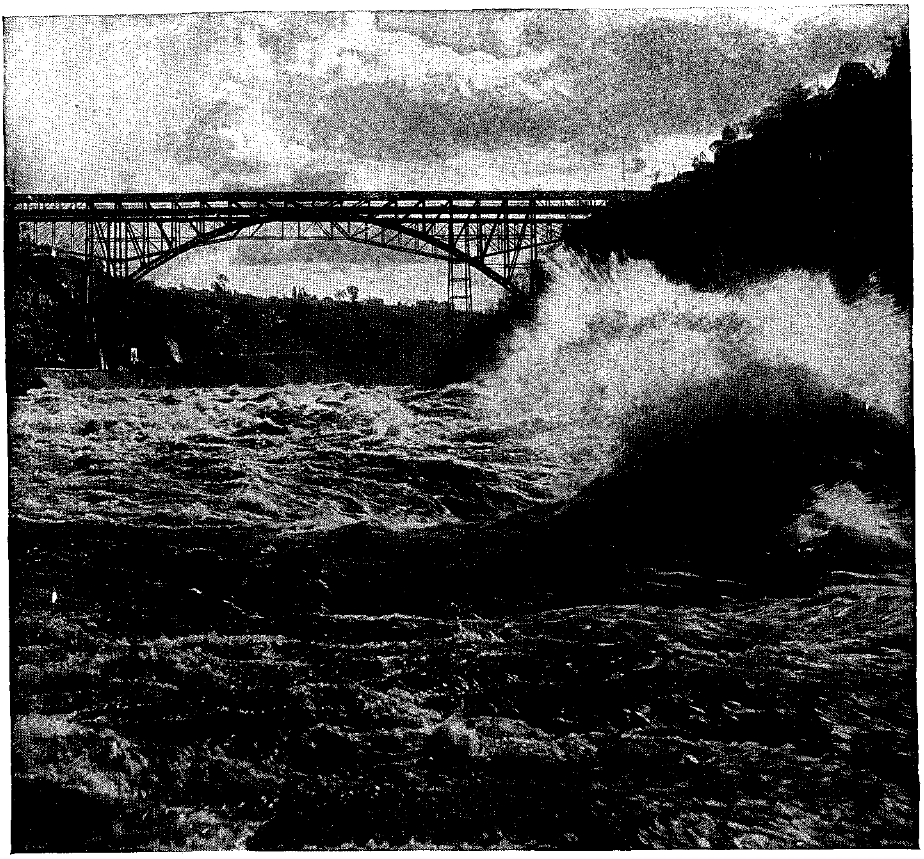
I have never been at the Falls in midwinter. People have told me that I have missed half my life by not seeing the icicles glittering in the sun. They say it is real sightly. I know in a general way that it runs all the year round, but I always think of the Falls as operating only when there are leaves on the trees and the green grass and flowers in bloom. I always think of them in connection with people with colored satin badges pinned on their coat lapels, and on the bosom of their frocks; with folks that are highly tanned from working out of doors, that walk as if they knew how plowed ground felt under the feet, and that say: "How do you do, sir?" to total strangers whom they meet as they walk along. I associate it with young women whose look says "I got him after all," even if their clothes did not betray them, and young men who hold hands every chance they get, and are under the impression that it is they who are the conquerors. It is a thought that I find hard to think, that when there is nobody there, in that vague middle of the night when every place is lone and empty, that the Falls go on just the same. It is a still harder thought to think that the matchless beauty of it all was there before there ever was an eye that had a mind behind it to think of it as beautiful, or even fearful. When you arrive at this stage, it is time for you to take the Gorge ride.

You can do it before then, but there is so much that the Gorge has to tell, when you are ready to hear it, that I wonder the trolley company does not put on every car, not merely a man to take the fares and punch the tickets till they look as if they might be good to paste on a lame back, but a man with a megaphone to interpret what this wild cañon has to say about the long gone past. We need a little showing where to look, and what to look for, even when what we seek is right before our eyes. As I stood on the verge of the precipice above the Whirlpool, where logs and trash were solemnly milling around, I hunted with my eyes in vain for that great river bed in which ages ago a greater flood than Niagara had rolled, and though it lay right spang before me, I couldn't see it. A man came up to me and entered into conversation. He couldn't help me out much, for he had a puzzle of his own to solve. "I s'pose," he ventured with the air of one who takes an extreme position from which he is prepared to recede, if it should get too hot to hold, "I s'pose they's some kind of a lake or 'nother 'round here that all this dreens off into."

We're all from Missouri; we all say "Show me." And I think it is no more than right that the trolley company should have a man to tell the people that they won't find any place else on earth a rocky cañon, dug by a river, making a square corner. It isn't a happen-so, not worth considering. It has vitally to do with the man's query if there wasn't some lake or other that all this "dreened off into," and it gives us something to go on, in our ciphering out how long this green and silver flood has bent itself over the shelving rock, and sent its pinnacles of dazzling white leaping rhythmically in air.

The first men of our race and kind that looked upon the sight simply stood and looked. They did not take accurate triangulations of every point, That wasn't done until 1827. Then again in 1875 another set of measurements was made from which we may form an estimate of how fast the Falls move backward and dig out the Gorge. I mean the Canadian Falls. The American takes off a shaving of perhaps six inches a year, and hasn't noticeably changed since 1827. The Horseshoe digs a hole beneath itself perhaps 100 feet deeper than Lake Ontario. Seven thousand tons of water falling every second cuts out the sandstone on the under side of the rock, letting the hard Niagara limestone stick out like a shelf until it breaks off and tumbles down. In forty-eight years the Horseshoe cut back 220 feet; in a hundred years it probably cuts back about 450 feet. How long has Niagara been in business? It isn't a simple matter of taking a tape line and measuring how many feet it is from the Falls along the Gorge to Lake Ontario, and then dividing that by 450. The everlasting hills aren't everlasting by a long shot; the solid earth squirms and hitches about a good deal, and thus complicates the problem.

To begin with, this was all ocean bottom a good many times. Salt-water mud made all these rocks. When land finally came out from under sea for good, there was an entirely different set of rivers from any we have now. The pit wherein the logs and trash solemnly mill round and round in the Whirlpool is older far than Niagara. An ancient river dug a cañon through the rock from the



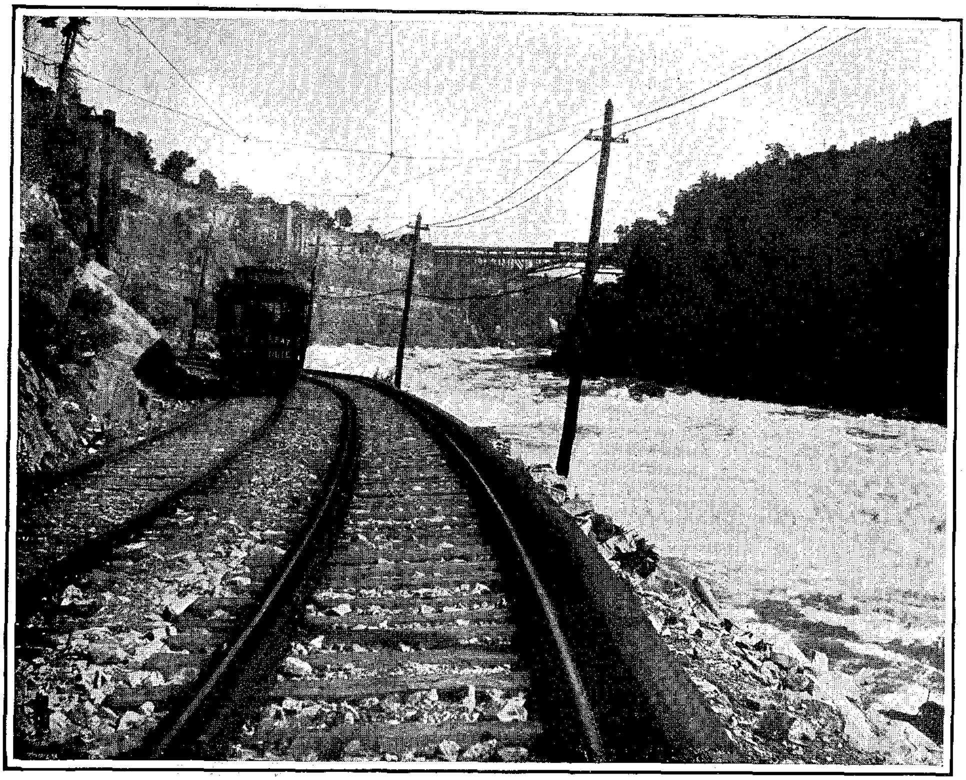
Photograph by George P. Hall

THE WHIRLPOOL RAPIDS

"*Such frantic leapings of the waves, such rolling billows, such momentary weavings of the brittle water into cone-shaped textures that glitter in the sun*"

Whirlpool to near about St. David's, some three miles west of where the Niagara empties into Lake Ontario. There were several spells of right sharp weather along about that time, when the thick ice in summer-time melted only when it reached about where the Great Lakes are now. Long Island is all made of the sand and dornicks that these glaciers carried down from the north and dropped in melting. When the surface rock north of this wavering line cross country is bared of its soil, you can see the parallel scratches in it made by the sharp, hard stones shoved over it by the crawling ice. The glaciers drew back and came again, drew back and came again, and, in one period of mild weather, filled up the channel of this ancient river with sand and stones. You can dig down a hundred feet in the shallow gully at the head of the Whirlpool, the gully that the trestle work of the trolley line goes over, the gully that I couldn't see when I was looking straight at it, and that a man on the car with a megaphone and a good loud voice ought really to tell you all about — I say you can dig down a hundred feet into this sand and gravel before you get to rock. From the Whirlpool back to the Falls is what Niagara as we know it has done in the way of cutting a channel, and you can figure out that just about 2,962 years ago the Falls were at the Whirlpool. Let's see; when was that? If we go by Varro's figures, Romulus laid out Rome (and incidentally laid out Remus for laughing at it) about 2,658 years ago. About as long before the founding of Rome as Shakspere's writing of *The Merchant of Venice* is before our time, the Falls were at the Whirlpool.

When the glaciers went away for good, and left a lot of sloppy country behind them, the Great Lakes were much bigger than they are now, and "dreened off" differently from the way they do now. Some of the water, for example, went out through the Mohawk Valley into the Hudson and so into the ocean; some went off up to the northward. There were all sorts of ways, and as a consequence the Niagara River carried only the overflow of Lake Erie, and was scarcely a bigger stream than that which runs over the American Falls to-day. You know where you got off to see Brock's monument, and to be impressed with the fact that we Americans do not always get the best of it in war, you are on the edge of a high bluff, and through the open spaces in the trees you get a view exactly like what you would get in a real, hand-painted-in-oils picture that the man asks $3.00 for, including the frame, the old stand-by of a river, the color of a blue blotting-pad, zigzagging between wooden points of land, with here and there a white sail-boat flashing in the sun. Right above there was where this small Niagara started up in business which the geologists figure out was just about 7800 years ago. Whether the solid earth felt so lively after the glacier got off it, or whether the glacier got off because the earth felt lively, I don't know, but it began rising toward the northeast, and sinking toward the southwest (which it is still doing), and one by one the other ways for the water of the Great Lakes to run off by rose up too high for it to do that and the whole flood came through Niagara River. It crashed through the wall of rock between the old, old water-course of the ancient river and the shallow stream of the little Niagara, and that is why there is this right-angled turn in the cañon; that is why the current in the upper gorge is seemingly so still though here and there you see the crinkling circles that tell how, in spite of the fact that from the surface of the water right under the Falls it is farther downward to the rocky bed than it is upward to



THE GORGE RIDE

"There is so much that the Gorge has to tell . . . that I wonder the trolley company does not put on every car . . . a man with a megaphone to interpret what the wild, cañon has to say about the long gone past"

the verge from which it tumbles, the calming depth is not enough to sooth the nervous shudder of the water; that is why, when on your ride returning on the American side you pass the Whirlpool Rapids almost close enough to reach out and touch them, the sight fetches you to your feet, and makes you suck your breath in with amaze. Such frantic leapings of the waves, such rolling billows, such momentary weavings of the brittle water into cone-shaped textures that glitter in the sun like giant electric lights, can only come when all the torrents that fall upon the tributary empire of the Great Lakes are forced into the shallow channel chiseled by a smaller stream in the far-off days or ever Goat Island peered above the lake.

As a spectacle nothing can excel it, and yet the spectacle is, in a manner of speaking, but the literary style in which is couched the telling of a tale of time so old that all our measurements fall short. Add to the years it took to carve the Upper Gorge, the seven millenniums and more required to cut the Lower Gorge; then add to that the time in which the ancient buried river dug its way through to St. David's, and you have a period variously estimated at from 23,000 to 36,000 years. How long ago that was! And yet how brief a time it was!

Call this present time the noonday. Yesterday at noon, we'll say, the first mud settled in the first ocean to make the oldest rock there is. Bits of men's bones, all crystallized to stone, and mingled with the bones of animals ages ago extinct, have been found deep in gravel. This overlaid again with two hundred feet of lava, and this again, cut down by rivers into valleys. How long ago it must have been since living muscles moved those bones, and glittering eyes peered from beneath those beetling brows! Yet these were men that formed and fashioned well-made tools of flint, skilled mechanics, far above the brutes. Figure the longest possible time that man has been on earth, and yet that period, in the day of four and twenty hours between the noon that now is and the noon when the first rocks were laid, is but four seconds and a half!

You have some notion now how long Niagara has lasted; how long, you ask, will it endure? Lake Erie now is only nine feet lower than Lake Michigan, and as the earth is still rising to the northeast, a time will come when it will rise high enough to turn the current the other way and send it into the Mississippi, perhaps through the Drainage Canal at Chicago. That's a long way to look ahead. At the rate of — but that's not what you want to hear about. How much longer will it be before it is taken away from us?

That's for you to say.

I beg to call your attention to the fact that this 7,000 tons of water falling 160 feet every second is equal in power to 200,000 tons of coal a day, or 3,000,000 horse-power. That's quite a lot. Until just recently that could not have been used. But it is now possible to change by magic the force of falling water into the stuff that makes a cat's back crackle, and thence to change it into whatever energy you need; into the energy that cleaves asunder the most intimate of chemical unions; into the energy that makes refractory sand boil off in vapor like water in a kettle; into the energy that changes midnight into artificial day; into the energy that does the heaviest work that we can set for it, and nowadays the limits to which this mysterious power that is to Work what money is to Wealth (the medium of exchange), are being wonderfully extended. The Grand Dukes look with hungry eyes upon the Falls. Up to now whenever they have wanted anything they have gone and taken it. Up to now they have——

Er . . . Er . . . Do you remember the old pictures of Niagara there used to be in the set of stereoscopic views on the marble-topped center-table? You looked at them to pass the time while She was up-stairs primping for the strawberry festival at Center Street M. E. There was an ugly old stob of a tree sticking up at what is now Prospect Point. There was no railing. It was a shabby place in those days. The rapacity of the hackman was a national joke, just as the rapacity of the Grand Dukes is a national joke to-day. I don't know that you have ever stopped to consider the paradox, but when we begin to joke about a thing it is becoming a serious matter. You can stand pinching but you can't stand tickling.

There are still hackmen at Niagara. What do they charge? Five cents — ten cents, and nothing doing at that. The old stob is gone, there are railings at the dangerous places; there are all sorts of conveniences, and in spite of the picnickers it all looks swept up and tidy — on the American side, I mean. What has made the difference? Instead of being run as a private enterprise, purely to make money and to gouge the last cent out of every visitor, it is now run for the good of all. The State of New York and the Dominion of Canada own the Falls. That is, they own it in a kind of a way. They own what they haven't given away or sold to the Grand Dukes. New York gave away what belongs to the people of this whole country and the world. It gave part of the Falls to men who, in grateful return, charge the city of Buffalo just twice as much for each electric light run by free water-power as the city of Springfield, Illinois, pays for the same kind of light run by engines with boilers and coal shoveled under them by hand, coal that had to be hauled on railroad cars. Up to now, the Grand Dukes have taken whatever they wanted and we have stood around with our fingers in our mouth, and have let them take it.

Up to Now . . .

But I want you to understand that Now is the greatest moment in the greatest age the world has ever seen. I'll tell you. The progress of the race is like that of a sail-boat beating. It stands so long on this tack, and then there comes a time when it must come up into the wind with a terrific rattling of the tackle and a shifting of the people in it, and then it stands off on another tack, all the time nearing the harbor, although the bow is pointing a little away from it on each tack. The haven where we would be is the greatest good to the greatest number. That's the port we're bound for, and we'll make it, with the help of God. It was absolutely necessary that we take the tack of the sacredness of private property, the right of a man to do his will with his own. It had to be that way, for we couldn't get ahead unless we were assured of the possession of what we had toiled so to acquire. It seems an axiomatic truth that a man has an inborn right to that which is his own, but it isn't so. Nobody has any rights against the welfare of us all. Individual rights to property is sound doctrine, so long as it conserves the general good — and not a second longer. When it gets to be so that the strict doctrine makes us exist for the use and comfort of the Grand Dukes only, it begins to dawn upon us that, scattered here and there, may be a common right. Mr. Steffens has had something to say of late, and Miss Tarbell has contributed a few words and Mr. Baker has added his part to the discussion. You can be right sure that if the people of this country had not been thinking dimly the very same things, Mr. Steffens, and Miss Tarbell, and Mr. Baker would never in the round world have got a chance to say them definitely.

The Grand Dukes, if you will let them, will take the Falls away from you. Maybe not right away, because those who have the concessions now will want to keep the other fellows out of it. But Albany exists, and when "the other fellows" make it worth the legislators' while, you know as well as I do what will happen. When it gets so that every horse-power in the Falls can be sold for money, then if you think that individual rights are all the rights there are, Niagara will be left as dry as the big road in August. The present Grand Dukes could be left as high and dry when "the other fellows" get around to it. They are using a fall of 150 feet only. But from Lake Erie to Lake Ontario is a fall of 327 feet, and it is only about twenty-five miles across the neck of land. An artificial canal from one lake to the other — Do you see the possibilities?

I looked upon the crowds that visited Niagara. I saw sun-burned men and women, and understood how a good harvest and slowly rising prosperity had made it possible for them to do this summer what they had planned all their lives long. I saw the endless line of those whose hungry souls fed on this sacrament of awful beauty, and went away refreshed. I saw the newly-wedded couples whose love each for the other hallowed the scene, for the mating of men and women is a grander thing by far than even Niagara. I saw the fluttering of badges, and heard the blaring of the bands, but beneath the fooleries and trivialities I got the grace to see what this one spot must be to us and all the world. I don't believe we'll ever let the Grand Dukes take it from us. I don't believe it.

Up to Now they might have. But Now the word is, "Stand by to go about!"

We have been long enough on the one tack. There'll be a lot of noise. You'll think the Ship is being shaken into bits. Ah, no! ah, no! I have more confidence in the Builder than that. It's only the rattle of the tackle as we come up into the wind. This confusion is only the shifting of the live ballast. Soon the sails will fill and we shall stand away upon the other tack as steady as a church.

Our hearts, our hopes are all with thee;
Our hearts, our hopes, our prayers, our tears,
Our faith triumphant o'er our fears,
Are all with thee — are all with thee!

SOME BENEVOLENT ASSIMILATION

BY

JAMES HOPPER

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ILLUSTRATED BY W. HATHERELL, R. I.

THAT by teaching to the Filipinos the American branch of the English language, it was expected to transfuse into them the customs, ideas, and ideals of the speakers of that tongue, the Maestro vaguely knew. But that this method would meet with the vigorous and somewhat eccentric success that it did in Señorita Constancia de la Rama, the Visayan young lady whom he had trained to take charge of his girls' school, he had not dreamed. So, taken unaware by the news, he flopped down on a chair with a low whistle that finished off into something like a groan as the situation presented itself to him in its full beauty. And then, taken by that perverse desire which, in time of catastrophe, impels us to rehearse all of the elements that go to make our woe particularly unbearable, he began to question the urchin who had brought the note from Mauro Ledesma, one of the native assistant teachers of the boys' school.

"Señor Ledesma gave you that note, Isidro?"

"Yes, Señor Pablo, the little Filipino maestro gave it to me," answered Isidro, careful in his discrimination of masters.

"Where was he; in the house?"

"Oh, yes, Señor Pablo, he was in the house — he was altogether inside of the house!"

The Maestro eyed the boy with sudden suspicion. He thought that he had detected a joyous note in the statement of the native teacher's whereabouts. But Isidro's return glance was liquid with innocence.

"And he called you?" went on the Maestro.

"Oh, no, Señor Pablo, he did not call me! Ambrosio, his muchacho, called me! Señor Ledesma, he stayed inside!"

Again the Maestro started, for Isidro's sentence formation seemed suspiciously appreciative. But the little face he searched was wooden.

"He called you from the door?"

"From the window, Señor Pablo. The door, it was locked. He called this way" (here Isidro described with his right arm a furious moulinet). "He said, 'Sh-sh-sh-sh-sh,' and then he moved his arm this way" (again the moulinet), "and then he stopped his arm and moved his finger this way" (here Isidro held up his hand before his face and moved the index finger several times toward his nose in a gesture full of mysterious significance).

"And then you went in?"

"Yes, Señor Pablo. They opened the door, oh, just a little, like that" (Isidro placed his hands palm to palm with an interstice between them just wide enough to allow the wiggling through of a very lean serpent), "and I went in, and they shut the door again and put the bed up against it."

"Well, well; and Maestro Ledesma, he was inside?"

"Oh, yes, Señor Pablo, he was inside. He was writing this letter. And I think Señor Ledesma is very sick, Señor Pablo, because when he was writing he was all the time saying 'Madre de Dios' and 'Jesus-Maria-Joseph!' and making noises like this."

And Isidro convulsed himself in an effort that resulted in a vague imitation of the wail of a caribou calf.

"And he gave you the letter when he had finished?"

"Yes, Señor Pablo, that is the letter," said Isidro, pointing to the note on the table which had been the Maestro's before-breakfast thunderbolt. "He said, 'Run and give this letter to Maestro Pablo'; and so, I went, but I did not go out by the door."

"You didn't?"

"No, Señor Pablo. Maestro Ledesma, he said I must not go out by the door. So they tied a rope around me, and I went out by the window, in back, and I ran here, and I did not stop to play cibay on the way, Señor Pablo."

But Isidro's virtue was destined to go unrewarded. The Maestro was deep in a rereading of the disastrous missive:

MUCH SEÑOR MINE AND REVERED TEACHER AND ADVISER IN MY TIMES OF CALAMITY

I beseech you, my venerated Teacher and in many ways Ancestor to come to my succor in this my most deplorable state, and pull away from me the blackness of Despair that is at the all-around of me.

I am a prisoner in my own house. In fear and trembling I dare not sleep, I dare not eat, and I cannot leave my habitation to go to the school and perform my sacred duties of teaching the ignorant and unhappy youth of my sore-tried country the blessings and deliverance of the great country under the rustling shadows of the stars and spangles which you have come so many miles across the wetness of the sea to pull the black veil of ignorance from our eyes.

Your Maestra, the Señorita Constancia de la Rama y Lacson, is camped in my sugar-fields, in front of my house, and she will not decamp.

With loud threats of vengeance and audacious accusation she declares that she will marry me.

But I do not want to marry her, most excellent sir, I do not want to marry your Maestra, the Señorita Constancia de la Rama y Lacson!

O sir, my revered Master, I am all alone, my ancestral father and mother being for a few weeks at our other hacienda, and I implore you to save me from this my desperate state. Come to me, oh please, and drive the she-wolf from my door, and you shall ever receive a gentle rain of unspeakable gratitude from

The Sore Heart of
Your humble Pupil
And Beseecher
MAURO LEDESMA Y GOLES.

P.S. Viva America in Philippines! Viva Philippines in America! M. L. Y G.

"Go to school, Isidro," said the Maestro when he was through, in a voice so weak that the boy looked up quickly, wondering whether every one was ill that fine, fragrant morning. "Tell Señor Abada to take charge till I come."

The Maestro felt the necessity of some deep, careful thinking. For certainly, of all the difficulties which, in his two years' career he had alertly fought and conquered, none of such delicate nature had ever confronted him.

II

It's always when you think that you have at last mastered the problem of this life and evolved a system that promises smooth going the rest of the way, that the skies tumble down upon you.

Thus it was with the Maestro. Just when he had brought the school system of his pueblo to the point where, he fondly dreamed, he could sit back and watch it run along the nickel-plated tracks that he had so carefully laid, there came the wash-out and the promise of wreck.

The blow was a hard one, and for a while, much contrary to his custom, the Maestro buried himself in thought of past achievements, and his heart softened toward himself in a great burst of self-compassion.

He thought of the fight, the long, bitter, patient fight he had had to find a Maestra and get his girls' school started. The hunt for a Maestra, what an Iliad, and what an Odyssey! First the careful canvass of the pueblo, the horror of the chosen at the thought of degrading themselves to the point of teaching in a public school, the rebuffs of parents, the tearful indignation of mothers; then, the pueblo proving impossible, the long rides into the surrounding country, to far haciendas in search of the longed-for Being! Once he had crossed the swollen Ilog, and had been nearly drowned with his horse, to find the fair one of whom he had heard glowing reports — she was very well educated, si Señor, had been to collegio in Manila for four years, yes, four years; and she could play the piano, ah, divinely, and she could sew and weave jusi, just like the mother of God — to find this marvel deaf, deaf as a post!

And then, suddenly, he had met Her!

His being still thrilled at the memory. He had met her, Constancia de la Rama, at a baile. She was dancing the escupiton, and right away he saw that she was not as the others. The grace of her balancing waist, of the airy arm-gestures was not rounded and timid as that of her sisters — her grace was angular. Her black eyes did not fix a hypothetical point between her shilena-shod little feet; they looked boldly at those who addressed her. She did not squirm and giggle at compliments, but accepted them freely and boisterously. And the Maestro had the irritating sense of having met her somewhere, sometime, before.

He had danced with her. In honor of the Americano, rigidon, escupiton, dreamy waltz had been abolished in favor of a Sousa march played in rag-time. They had danced the two-step together, and with stupor he had found himself led. It was she who determined the length of the glide, the way they should turn, how the cape of chairs should be doubled. And so they had slid along the whole floor in three steps, had whirled like tops, and his final desperate attempt to take command had resulted in a woeful lurch and tangle.

And as she stalked in her long, loose stride toward the dressing-room to readjust her saya, somewhat in distress from the Maestro's last effort, it had suddenly flashed upon him where he had seen her before. He had seen her, not in the Philippines, but in the United States, not as an individual, but as a type. He had seen her type in the co-educational colleges of his own country. She was a co-ed, that's what she was!

When she came out again he asked her to be his Maestra.

"Forty pesos a month," she said dreamily. "And you would teach me American?"

"You would have to study English and teach it at the school."

"I will begin Monday," she said.

She had not even asked the consent of her parents. At the time, how pleased he had been at this refreshing independence, and yet, in the light of later events, how ominous it really was!

It was a time of joy. She had attacked her new task with alert energy. From the first the Girls' School had become the envy of the maestros of the whole province. He could see her yet leading her stolid little brownies in song.

"Chi-rrrries rrri-pa! Chi-rrries rrri-pa! Woo weel buy my chi-rrries rrri-pa!" she tremoloed in piercing falsetto, beating up a small typhoon with her baton of sugar-cane; "chee-rrries rrri-pa — go on! sing! all toogidderrr! louderr! sing, I say you! — chee-rrries rrri-pa, chee-rrries rri-pa ——!"

And then, charging a little girl, her right arm and index finger stiffened out like a lance,

"Hao menny ligs has ddee cao?" she screeched.

"Dee cao has too-a, too-a legs," stammered the little brown maiden, annihilated by the sudden attack.

"Ah, 'sus! Hao menny ligs?" she screeched higher, presenting her lance farther down the line.

"Ddee cao hes *trrree* legs!"

"Hao menny ligs? Hao menny ligs? Dee cao hes trree ligs? Count! Count! Wan, too-a, trrrree, four! Dee cao hes *four* ligs. Wow! 'Sus-Maria-Joseph!"

From the first she had taken an ardent liking for all American institutions. The liberty of women especially, as she gleaned it from her readings and from sundry discreet questions put to the Maestro, enchanted her.

"Señor Maestro, in America, the young ladies, they go out in the street, all alone?"

"Well, yes; it's considered all right for them to do so, in the West at least."

"And they go out all alone," she repeated pensively, in the awed tone that we are taught to use in a cathedral or pantheon.

And a few days later:

"Señor Maestro, in America, the young girls, they go out with the young men, all alone?"

"Well, yes, that is — yes; it's considered all right for young people to walk together."

"And they go out, in the evening, when the moon is shining, and walk together?"

"Well, yes, some do. You see, it's very different in America from the Philippines. You see, in America, the young men and women are more like brothers and sisters."

"Oh, they do not marry then?"

So that the Maestro's feelings while watching this Americanization were somewhat mixed; especially so when the town council came to him, in horror-stricken deputation, and advised him of the fact that his Maestra was scandalizing the pueblo by walking along the river banks with a young man in the evenings. The Maestra was no dreamy theorist. After that, the Maestro was more careful in his inoculation of American virus.

"No, sir," said the Maestro to himself, rising from his chair and stretching, his self-examination finished; "no, sir; since that night the shocked council called on me I've been good. I've been almighty careful not to put new ideas into her blooming young head. I've been the acme of prudence. I've ——"

And suddenly he tumbled back into his chair, and his heart sank slowly down into his heels. For, he remembered, only a few days ago, in the Teachers' class, the subject of leap-year had come up, and his exposition had been — not exclusively astronomical. No, he must admit it, with that deplorable desire to astonish that possesses most of us, he had — well, his account of a certain custom had been somewhat colored, and more emphatic than the custom itself ——

"Thunder!" ejaculated the Maestro, a new cold wave showering him. He rushed to the calendar tacked to the wall and turned the pages swiftly.

He stood before the date, petrified.

It was the twenty-ninth of February.

III

The Maestro seized a cap upon the table, plumped it upon his head, and hop-skipped-jumped down the stairs. "Action, action," his whole being cried. He glanced into the girls' school-house as he passed. The second maestra was sitting apathetically in a chair, her baby at her breast; and the little girls, tight up against each other on their high benches, their hands folded upon their bright patadyons, looked like some little strawberry-hued birds that he had seen once in the window of an animal store, a thousand on one perch. The silence, the inaction of the place hurt him to the core, and the remark that suddenly ripped the somnolent atmosphere was so electric that the Maestra sprang to her feet.

"Do you see dde hhett?" she said lamely, pointing to a pear-tree on the chart.

But she might have saved herself the trouble. The head from which had come the remark had disappeared from the door. The Maestro was already fifty yards away, eating up the distance with long, nervous strides. He enfiladed a lane, between fields of high sugar-cane, and finally came to the little plaza where throned the Ledesma nipa-mansion. The doors, the shutters were closed tight as if to shut out the pestilence, and there was no sound, no movement, no sign of life. The Maestro looked about him carefully, then began to walk along the edge of the open space, peering along the vistas between the rows of cane. Soon he came upon the Maestra.

The first glance told him the magnitude of the task ahead; for the little recess in the canes had all the signs of cool and determined occupation. A red-and-white patate was spread upon the ground. On one of the corners were carefully heaped a few of the Señorita's worldly goods — a camphor-wood chest, the size of a doll's trunk; a piña camisa tied up in a bandana handkerchief; and another handkerchief bulging and running out with a few handfuls of palay. Off the mat, on a little fire of twigs, the breakfast rice was bubbling in a big black pot.

The Maestra was seated in the center of the mat, her limbs drawn up beneath her bright patadyon in a certain kittenish grace. She was in morning negligé, and her loose hair fell down over her shoulders in a glistening black cascade. As the Maestro approached her from behind, he heard a rustling of paper and, looking down over her head, he saw that she was reading. The Maestro blushed, not at his indiscretion, but at sight of big black lines announcing the name of the publication. The Maestra was reading the *Hearth Companion*. With remorse the Maestro remembered how once, in the heat of his proselytism, he had recommended to all his Filipino teachers to subscribe to American periodicals. It was a bitter backward path that his mind was treading as he went further into this affair, tracing back to his well-meant efforts so many unexpected results.

"Good morning, Miss de la Rama," he said gravely.

But she read on for several lines, then, seemingly having come to a satisfactory ending of an exciting crisis, she laid the paper down carefully and, looking up with a sweet smile, "Gooda mornneen, Señor Pablo," she answered.

And in her tone, her smile, there was no fear of disapproval, but rather that bubbling satisfaction which hardly can wait to be congratulated.

"Why are you not at school?" asked the Maestro severely.

"Ah, de school, the school, yes, de school was very nice," she sighed, with the tenderness one uses to speak of the sweet, gone past. But her interest, plainly, was elsewhere.

"To-day is leapa-year day," she went on, her voice now vibrant with decision; "and I am going to get married, Señor Maestro; I am to get married like an American girl; just like an American girl!" she repeated in growing exultation.

"Oh!" said the Maestro with lying fervor, "somebody has asked your hand, Señorita? Let me congratulate you. And who is the lucky fellow?"

"Asked my hand?" cried the Maestra wonderingly; "no. I said like an American girl. Nobody has asked me the hand. I will marry like an American girl. This is leapa-year day. Just like an American girl!"

"But gad-zooks!" exclaimed the Maestro, at once frightened and horrified by this strange insistence, "American girls don't marry like that. Leap-year, that's just fiction, a legend, a joke. I told you about leap-year the other day; it's just a little joke — yes, that's it, a little joke!"

But the Maestra was proof to American bluff. "American girls, they all, all marry on leapa-year," she said severely. "You say so the other day, and all the American books say so. Here is a paper," she said, patting the *Hearth Companion.* "There are in it ten stories about American girls, and they all marry on leapa-year day; all, *todo,* ask a gentleman to marry on leapa-year day. It is not a joke."

"But," hinted the Maestro, "maybe Señor Ledesma does not want to marry."

"That does not matter at all," said the Maestra crisply. "If we will be Americans, we must adopt the American costumbres. There is a story in this paper — it does not matter at all; Señor Ledesma is very bashful, but this is leapa-year day."

Just then the rice rose in a foaming surge, and began to trickle down the black rotundity of the pot. The Maestra sprang up with agile grace, and with a few dexterous sweeps of her shilena-shod little feet scattered the fire of twigs. "Will you have some breakfast?" she asked the Maestro sweetly.

But during this movement the Maestro's brain had been working swiftly, and he had decided upon a change of base.

"Your assistant, Felicia, is becoming a very able teacher," he remarked nonchalantly.

"Yes, she is a very good teacher," agreed the Maestra; but there was no emphasis on her adjective.

"This morning," went on the Maestro, "she was teaching the children. She said, 'Do you see the cow?' and she pointed to the pear-tree."

"'Sus-Maria-Joseph!" exclaimed the Maestra; "she said that? But it is barbarous! The children, they will unlearn all that I learned them! It is — what you call? — it is impossible!"

"Yes," went on the Maestro, seeing that he was on the right track, and using his imagination a bit; "and she told them, 'I has two hats.'"

"I has? I has? she said 'I has?' Que barbaridad. Señor Pablo, I will ——"

And dropping her bowl of rice, she started running toward the school, while behind her back the Maestro executed a little jig. His undignified joy, however, lasted but a few seconds. The Maestra came to an abrupt stop, looked down at her garments, and came back slowly.

"I cannot go to school in these clothes," she said sorrowfully.

"No," admitted the Maestro; "but can you not put on your others?"

The Maestra looked embarrassed.

"Señor Maestro," she confided, "you know my mother; she is very aged, you know, and she does not know American like me, and she dislikes very much American customs — " She stopped, hesitating.

"Well?" said the Maestro, not understanding.

"She hates very much American customs, and so she hates the leapa-year custom; and this morning, this morning she told me not to come back to her house, and all my clothes are in the house."

There was a long silence. "Gosh all hemlock," said the Maestro at length, and then there was another silence.

The Maestra broke it. "Señor Maestro," she said softly, "do you think, maybe, perhaps, you could go, and ask my mother for the clothes?"

"Good golly!" remarked the Maestro. "Good golly!" he repeated, wiping his brow with his handkerchief. But he started off.

He returned a half-hour later, wilted and perspiring. The old Señora de la Rama had some tenacious Chinese blood in her veins, and the struggle had been an unpleasant one. But the Maestro had won. Across his right arm, held gingerly away from him, there shimmered jusis and piñas. He passed the objects to the Maestra with averted eyes and left her in her glade.

Some ten minutes later, as the Maestro was leading his boys in their daily calisthenics, a sudden weird note came floating mournfully through the water-logged atmosphere. The Maestro stood still with attentive ear and the cry cut itself into unmistakable syllables: "Chee-rrries rrri-pa; chee-rries rrri-pa!" It came from the girls' school-house.

"One-two; one-two!" said the Maestro, and the next exercise was so vigorous that before it was finished the urchins were breathless and drooping.

IV

Crushed into a limp, discouraged mass in the depths of his cane chair, the Maestro grasped his head with both hands and thought. Thought with the Maestro was the sign of deep distress. Usually, he just acted.

In truth, the situation was not a rosy one. The Maestra was still unshaken in her marital determination; and, in symbol of that state of mind, she was having built a little palm hut on the spot where she had camped in Ledesma's cane-fields. Three taos impressed by her from her father's dependents were working night and day; the four corner posts, the bamboo-strip floor, the nipa roof were already up, and only the thatch walls remained to be put on. From behind the closed shutters of his father's mansion Ledesma saw the fort arise above his sugar-canes, and he cowered in dark corners, studying a Civil Service pamphlet with vague projects of escaping to Manila to learn typewriting and enter a government office. Also, he had sent an urgent note to his father, off in one of their other haciendas, bidding him to come back quick to protect him. The absence of Ledesma from the boys' school was bad enough, but much worse was the realization that the truce arranged with the Maestra was fast becoming impossible. When the Maestro had bearded Señorita Constancia's mother and had returned triumphant with the objects that were to enable the young lady to make decent appearance at school, he had forgotten that, in the Philippines, clothes are of the kind that must be washed often; so that, when two days later he had to repeat the performance, and saw before him a future filled with the same monotonous prospect, his ardor had undergone several degrees' cooling. This very morning the struggle to obtain a few shreds of presentable clothing from the irate mother had been so violent, and the subsequent walk across the plaza with the hard-won bundle, beneath the appreciative eyes of the whole town, had been so humiliating that the Maestro had sworn that it was the end of *that*. A better solution, a final solution must be quickly found.

Out of his bitter reflections the Maestro was suddenly startled by a drumming of hoofs and a shout outside. He went to the window, and a white man in khaki, cork-helmeted, was pulling up his horse before the steps.

"Huston!" shouted the Maestro in delighted tones. He hop-skipped across the room, dashed down the stairs, and whacked the new-comer, just dismounting, a tremendous slap on the back. "You old son-of-a-gun," he drawled tenderly, seizing his hand and moving it up and down like a pump-handle.

The man's eyes gleamed, and a flush of pleasure came to his tanned cheeks. "Here, here, old man," he said deprecatingly, "you don't seem alive to the — er — dignity of my profession."

"Sky-pilot, eh?" shouted the Maestro. "Gospel-sharp; stuck up about it, eh? Darn-if-I-care; you're still a good fellow. Golly, but I'm glad to see you," he cried, nearly knocking him down with a dig in the short ribs. "Gee, but I'm glad to see you —" and he shook him till his teeth rattled. "How long're you going to stay?"

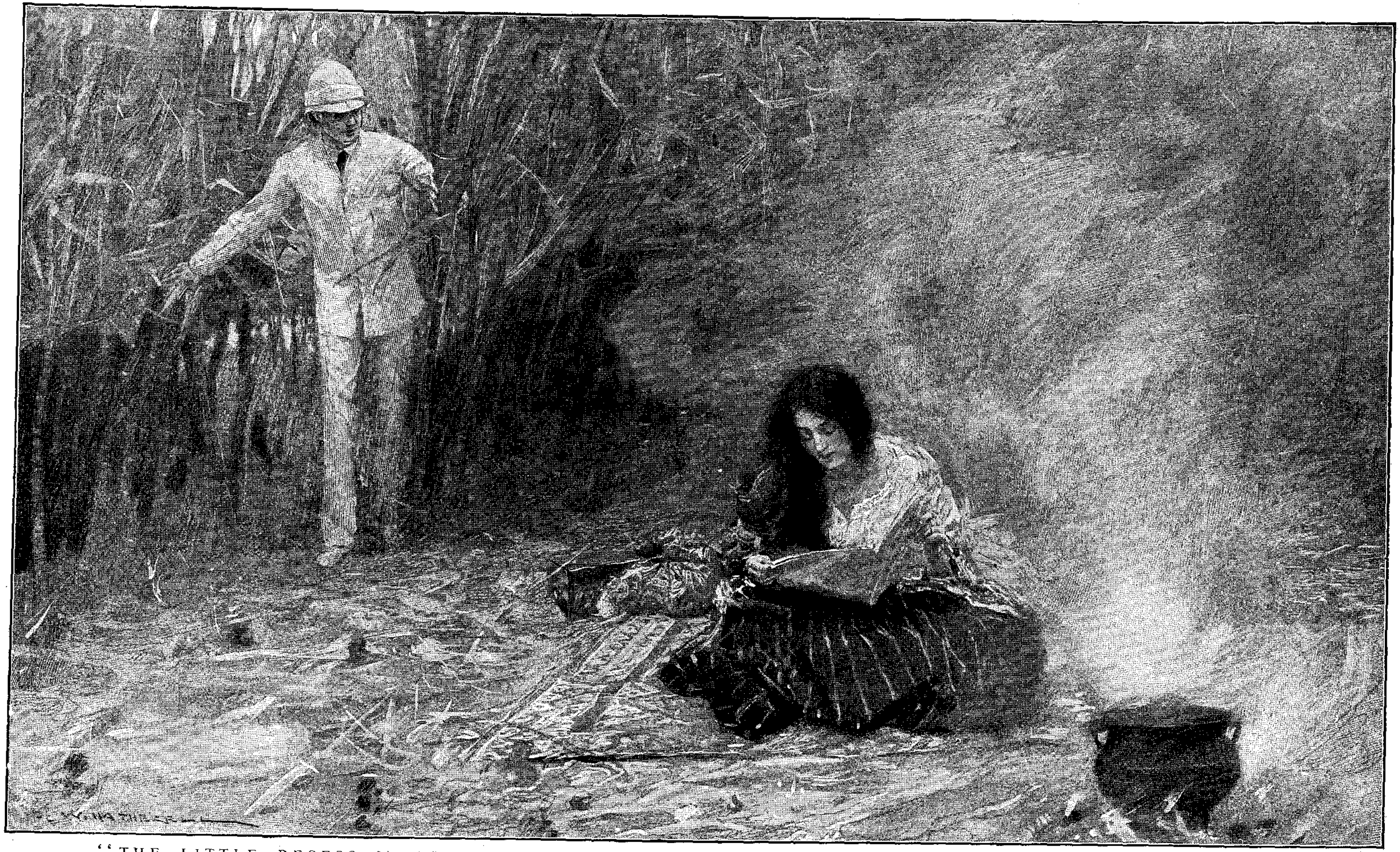
"Three days," answered Huston; "want to start a mission here."

Tolio, the Maestro's muchacho, was unsaddling the pony. The two friends climbed the steps into the house. Unbuckling his belt, the missionary threw his long Colt's upon the table and dropped into a chair, and then they began to talk. It was a strange performance. The words swept out of their mouths in an uninterrupted, turgid, furious stream; they shouted, stammered, giggled; they laughed like artillery thunder, gesticulated like windmills, a hectic flush upon their cheeks, their brains awhirl, mad with the madness that seizes the man of lone stations when at last he can communicate his thoughts, pour out what has been dammed in so long, free himself of the stagnant burden of never-expressed feeling, emotion, inspiration, theories.

But after a half-hour of this, the Maestro began to subside. Huston still talked, told of the cholera in Manapla, the mud between Bago and Jinagaran, the palay famine in Oriental Negros, the anti-fraile mob in Silay, the embezzlement of the Provincial Treasurer. But the Maestro was silent, his eyes upon his feet.

"What the deuce are you thinking about?" at last exclaimed the missionary, suddenly very much aware of his loquacity.

"By Jove, I've got it," said the Maestro, rising to his feet like an automaton, his eyes fixed as if he saw written in space the solution of some sore World-problem. He took three great strides across the room, wheeled, and stopped before the missionary. "Yes, sir, I've got it," he repeated, enthusiasm beginning to thrill in his voice.


W. HATHERELL

"THE LITTLE RECESS IN THE CANES HAD ALL THE SIGNS OF COOL AND DETERMINED OCCUPATION"

"For goodness sake," asked the missionary; "got what?"

"I've got — well, something for you to do," answered the Maestro enigmatically; "yes, sir, I've a job for you, Huston."

He sat down at the table and scribbled two notes. "Tolio," he called. The boy appeared at the door. "Take this," ordered the Maestro, giving the boy the first note, "to Maestro Ledesma. Tell him to come right away. Tell him to come around by the river so that the Maestra cannot see him."

"Si, Señor," said the faithful servant.

"And after Maestro Ledesma has entered the house here, not before, mind you, Tolio, you go to Señorita Constancia and give her this note," went on the Maestro, giving the boy the second slip of paper.

"Si, Señor," said the boy, carefully taking one note in his left hand, and the other in the right.

The two friends were again left alone, but the spell had been broken and they did not renew their outpourings. The Maestro was the prey of a fixed idea. He paced back and forth like a lion in his cage, full of the fever of resolve. At intervals he punched his left palm with his right fist, then varied the performance by punching his right palm with his left fist; incoherent exclamations growled in his throat: "He's got to, that's all; things are going to smash; I'll make him; it's the only way!"

Huston looked on curiously. He had been scrub on the football team when the Maestro had been captain and star; and the relation had left indelible marks upon him in an unreasoning, instinctive respect, a subtle sense of inferiority which no achievement in after life would ever enable him to overcome. Now, however, this sense of fealty was being rudely put to proof. A horrible suspicion was setting his heart a-pound.

The shrinking appearance of Ledesma at the door broke the painful silence. He was a slim, limp young man, with pomaded hair, clad in a white suit generously sprinkled with cologne water, and, in spite of the cigarette held delicately between his fingers, was evidently ill at ease.

And little chance he had to recover from his emotion. "Ah, Ledesma," said the Maestro frigidly, "I want to talk to you, my boy, and seriously, too. Come into my room."

And placing a heavy hand upon the young fellow's shoulder he steered him into an interior chamber, closing the door behind them.

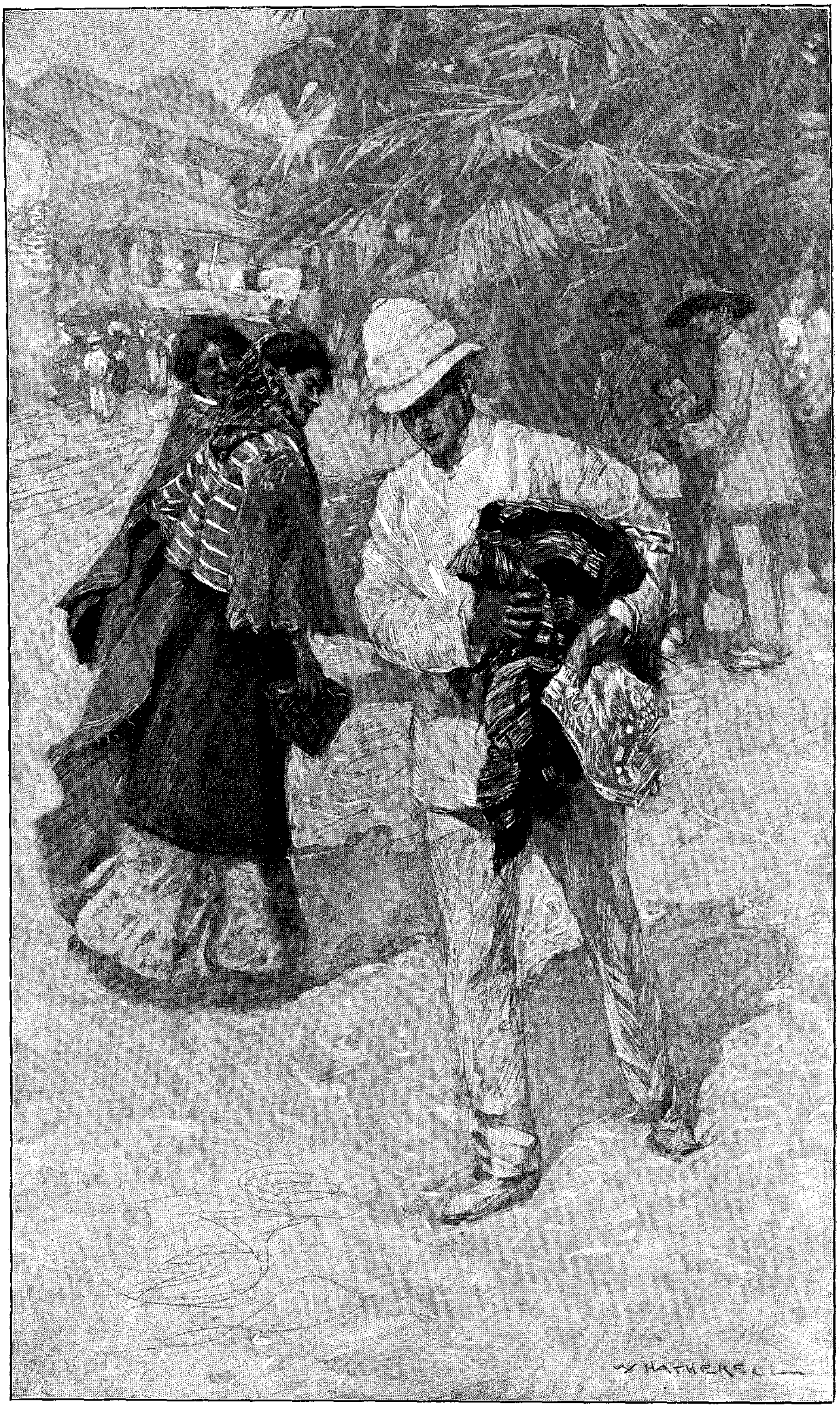
To Huston, left alone, there came sounds of a furious altercation — that is, furious from one party; for from one weak voice there seemed to come only mild expostulation, faint denials, pathetic pleas, negatived by the cold, incisive tones of the Maestro. Little by little, however, the begging voice rose, grew rebellious, squealed, trembled with an indignation that seemed almost righteous. The Maestro began to thunder. "You've got to; you've got to," he shouted. "I'll make you do it!" "No, no, I won't," answered the other voice, settling down to hopeless, stubborn denial, "I won't, I won't!"

The door opened and the Maestro dashed out. He gave a wild look around the room and his eyes lit upon the missionary's revolver upon the table. He pounced upon it, snapped it open, and the cartridges fell out. After a rapid examination to make sure that the cylinder was empty, the Maestro snapped the weapon shut again and bounded back into the interior room, closing the door after him. Then his voice became icy and menacing. There was a sharp click; the protesting voice weakened into a faint wail, and there was silence.

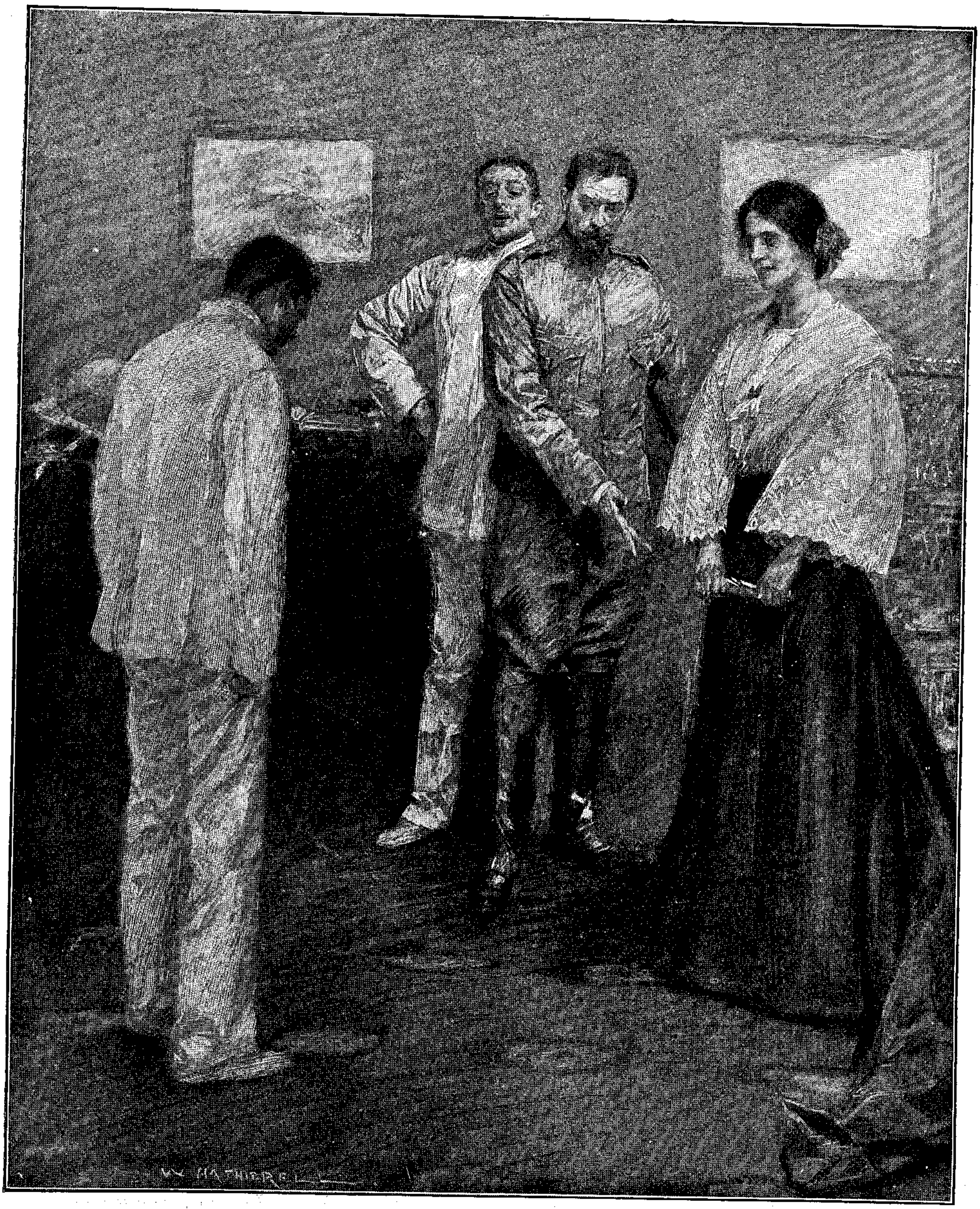
"Huston," shouted the Maestro, "let me know when Señorita Constancia comes in."

But at the sound of the sweet name there was a scuffle inside. The door burst open, and Ledesma dived head-first across the threshold; but a long muscular arm went out after him, grabbed him by the trousers, and jerked him back inside.

Again the Maestro's voice rose in a few crisp sentences, and there was no answer to them, only a faint sniveling which diminished gradually. The door reopened slowly, and the Maestro and Ledesma came in together arm in arm — that is, the Maestro's arm was twined flexibly but inexorably about Ledesma's limp member. Ferocious triumph beamed upon the face of the gentle pedagogue; Ledesma was wilted, tear-stained and despairing. At the same moment, radiant, smiling, alert as a kitten, Señorita Constancia appeared at the outer door. She wore a long-train blue-silk skirt, a cream-colored camisa through whose shimmering, puffing sleeves her arms glowed like frosted gold; over her bare shoulders a jusi panuelo was lightly laid, the two ends meeting upon her breast in a golden brooch. She swept gracefully through the room, her bracelets clinking on her wrists, toward Huston, whom she had met before, shook hands with him



"THE SUBSEQUENT WALK ACROSS THE PLAZA WITH THE HARD-WON BUNDLE, BENEATH THE APPRECIATIVE EYES OF THE WHOLE TOWN, HAD BEEN HUMILIATING"



"*'Take her hand,' said the missionary sternly*"

Anglo-Saxon style, bowed to the Maestro, calmly ignored Ledesma, and whirred down into the depths of a cane-chair.

"Huston," said the Maestro gravely, "I want you to marry these two people."

But the missionary, so far petrified with wonder, suddenly rebelled. "Look here, Paul," he burst out, "what kind of a thing are you getting me into? To me it looks — well, at least irregular, very irregular. To tell the truth, old fellow, your actions seem to me — er — well, singular, very singular. I — you —— "

"You just leave this thing to me," interrupted the Maestro, with an authoritative nod toward the poor churchman whose protesting attitude was fast oozing away in the subtle sense of inferiority still sticking to him from the days when the Maestro was grid-iron captain and star and he a humble "scrub";

"you just leave that to me. Go ahead with the ceremony; that's all you have to do!"

But with the courage of the meek, Huston fought on. "I at least must know," he said firmly, "whether these two people consent to this—er—union." He turned to the Maestra. "Do you want to marry this young man?" he asked, pointing to the sniveling Ledesma.

"Oh, yes," answered the Maestra suavely, "he must marry me."

"And you," went on Huston, turning to Ledesma, "do you wish to take this maid to wife?"

Ledesma opened his mouth like a carp, then shut it again. He looked fearfully toward the Maestro. The Maestro glared significantly. Ledesma's hands began to wring each other; beads of perspiration appeared about his lips. "I — I — " he stammered.

"Look a-here," thundered the Maestro impatiently; "what the deuce is the need of all this fuss? He's got to marry her, that's all. He's got to marry her, do you understand?" he repeated, a vision of his ruined schools aflame in his mind; "it's the kind of marriage that's *got* to be, catch on?"

It is the misfortune of us humans that our speech is, after all, but a poor instrument for the expression of our thoughts. The same words, the same phrases are capable of diverse interpretation. For instance, to the Maestro, the kind of marriage that *has* to be was merely the marriage that would settle the crisis of his schools. For the missionary there was only one species of marriage that has to be — not at all that in the Maestro's mind.

"Oh," said the missionary, "oh, *that's* the way it is, is it!" He turned to Ledesma and, pointing at him a long finger trembling with righteous indignation, "Stand up and be married, young man," he said icily.

As Ledesma was already on his feet, the command was hardly necessary; but it dashed out of that youth's heart the last spark of hope that had flamed up at the missionary's intervention. Taking Señorita Constancia's arm, the Maestro led her to the groom.

"Take her hand," said the missionary sternly.

Tremblingly the groom obeyed, and — and was bound for better or for worse.

It cannot be said that the ceremony was followed by the usual joyous whirr of congratulations. The bride calmly turned her back upon the groom and engaged Huston in a lively conversation. The Maestro, suddenly turned craven, went out into the kitchen on the pretext of seeking refreshments, and meanwhile Ledesma quietly but hurriedly slunk out of the house. The Maestra, from the window, saw him running along the street, but she only laughed. She alone was at ease. The Maestro, returning with a bottle of Spanish wine and a plate of bananas, seemed to have lost all his assurance; the missionary's virtuous indignation was fast leaving him, in spite of his efforts, and doubt again was disturbing his spirit. There was something ominous in the air.

Nor was this presentiment to prove a false one. Perhaps half an hour later, as the Maestra was saying good-by, Isidro pattered in with a note to the Maestro. It was from Ledesma.

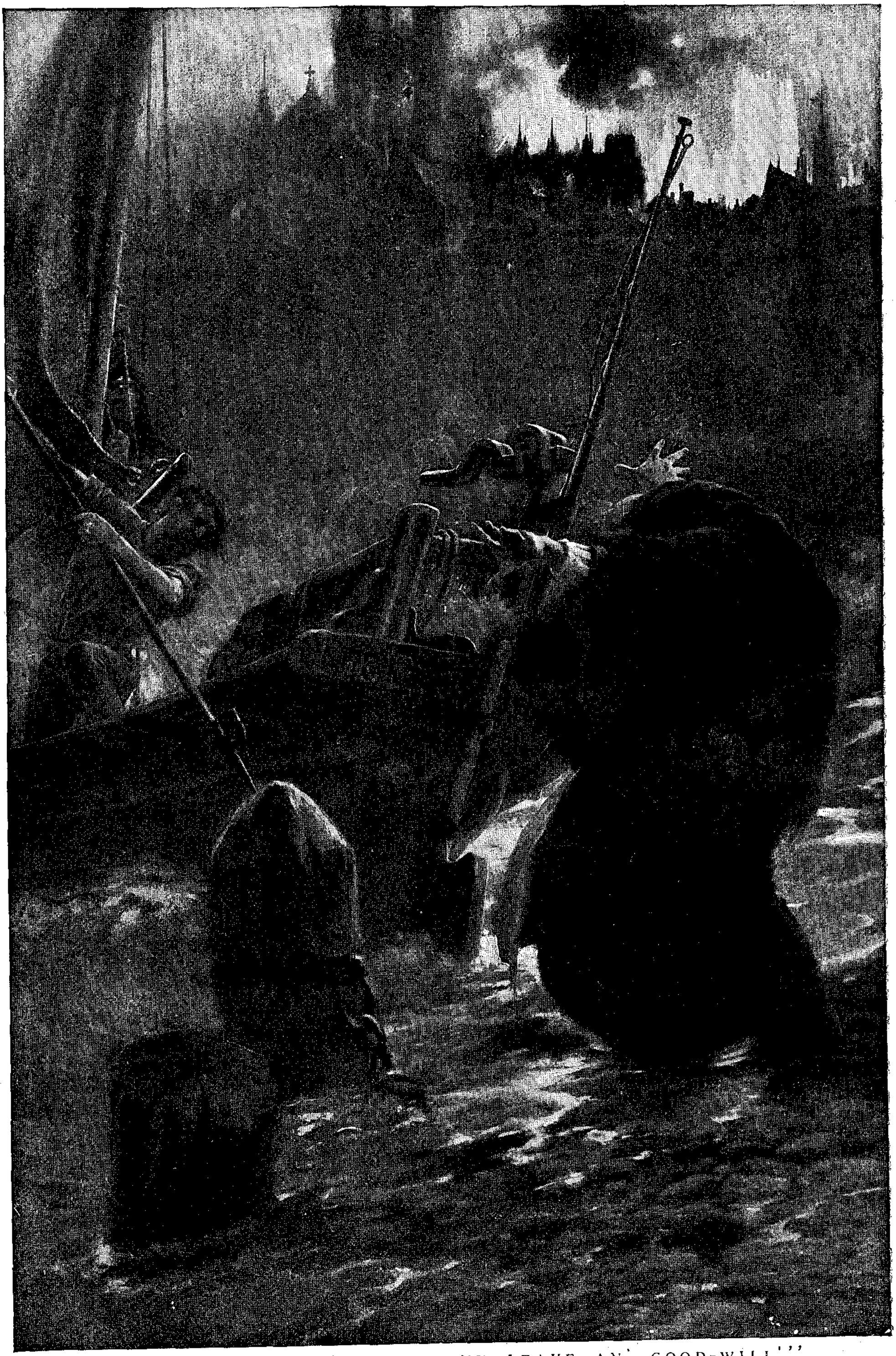
> SENOR MAESTRO, TYRANT AND DARKEST DESPOT: — When you will receive this note I will be gone and out of the reach of your most unjust, tyrannic, and unholy arm. I am embarking at the present time upon a banca, I will take a lorcha at the dismouthing of the Ilog River to Ilo-Ilo and from that charming city I will go to Manila to study type-writing and thus enable me to enter the Administration of the Government of this my sore-tried and much in the past tyrannized and devastated country which will rise like the phenix bird from its cinders, blooming afresh like the long-sleeping volcano when it awakes and lights up the world with the blessings of Liberty, Equality, and Fraternity which to my ignorant countrymen I will teach like the swallow which none die without God on High knowing it feed his little young one that do not know how to flie above the dark ignorance at the all-around of them. It gives me great pleasure, Oh, sir, to proclamate to you that the unholy union in which you like the blackest czar of despotic Russia forced upon my palpitating heart is null. My father who has returned from his hacienda tells me that according to the law I cannot marry without his permission until I am twenty-five. I am only twenty and my father — Oh, sir, how sweetly paternal is a father — will not permit me to marry Señorita Constancia de la Rama y Lacson, so my so-called marriage is avoid.
>
> Hoping sir, that Remorse will soon cause your heart to weep I am
>
> No longer your pupil and assistant-maestro
> MAURO LEDESMA Y GOLES.

"Thunder!" exclaimed the Maestro, suddenly again belligerent. "Let's get after him!"

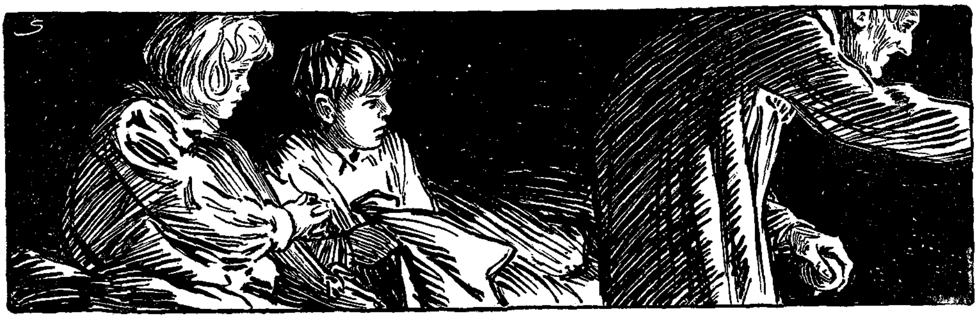
But the Maestra had picked up the letter and was reading it.

"Oh," she said, when she had finished, "oh, that is very nice. Now I can — what you call? — ah, divorce; I can divorce just like an American girl!"

And thus it is that the girls' school of Balangilang is still the envy of the maestros for leagues around.



"'Go!' she says. 'Go with my leave an' good-will'"



Robin Goodfellow—His Friends

by

Rudyard Kipling

Illustrated by André Castaigne

V

Dymchurch Flit

JUST at dusk, the soft September rain began to fall on the hop-pickers. The mothers wheeled the bouncing perambulators out of the garden; bins were put away, and books made up. The young couples strolled home, two to each umbrella, and the single men walked behind them laughing. Dan and Una, who had been picking after lessons, marched off to roast potatoes at the oast-house, where old Hobden with Blue-eyed Bess, his lurcher-dog, lived all the month through, drying the hops.

They settled themselves, as usual, on the sack-strewn cot in front of the fires, and, when Hobden drew up the shutter, stared, as usual, at the flameless bed of coals spouting its heat up the dark well of the roundel. Slowly he cracked off a few fresh pieces of coal, packed them, with fingers that never flinched, exactly where they would do most good; slowly he reached behind him till Dan tilted the potatoes into his iron scoop of a hand; carefully he arranged them round the fire, and then stood for a moment, black against the glare. As he closed the shutter, the oast-house seemed dark before the day's end, and he lit the candle in the lanthorn. The children liked all these things because they knew them so well.

The Bee Boy, Hobden's son, who is not quite right in his head, slipped in like a shadow. They only guessed it by Bess's stump tail wagging against them.

A big voice began singing outside in the rain:—

Old Mother Laidinwool had nigh twelve months been dead,
She heard the boys were doing well, and then popped up her head.

"There can't be two people alive to holler like that!" cried old Hobden.

For, says she, "The boys I've picked with when I was young and fair,
They're bound to be at hoppin', and I'm——"

A man showed at the doorway.

"Well, well! They do say hoppin'll draw the very dead, and now I believe 'em. You, Tom? Tom Shoesmith?" Hobden lowered his lantern.

"You're a hem of a time makin' your mind to it, Ralph!" The stranger strode in—three full inches taller than Hobden, a

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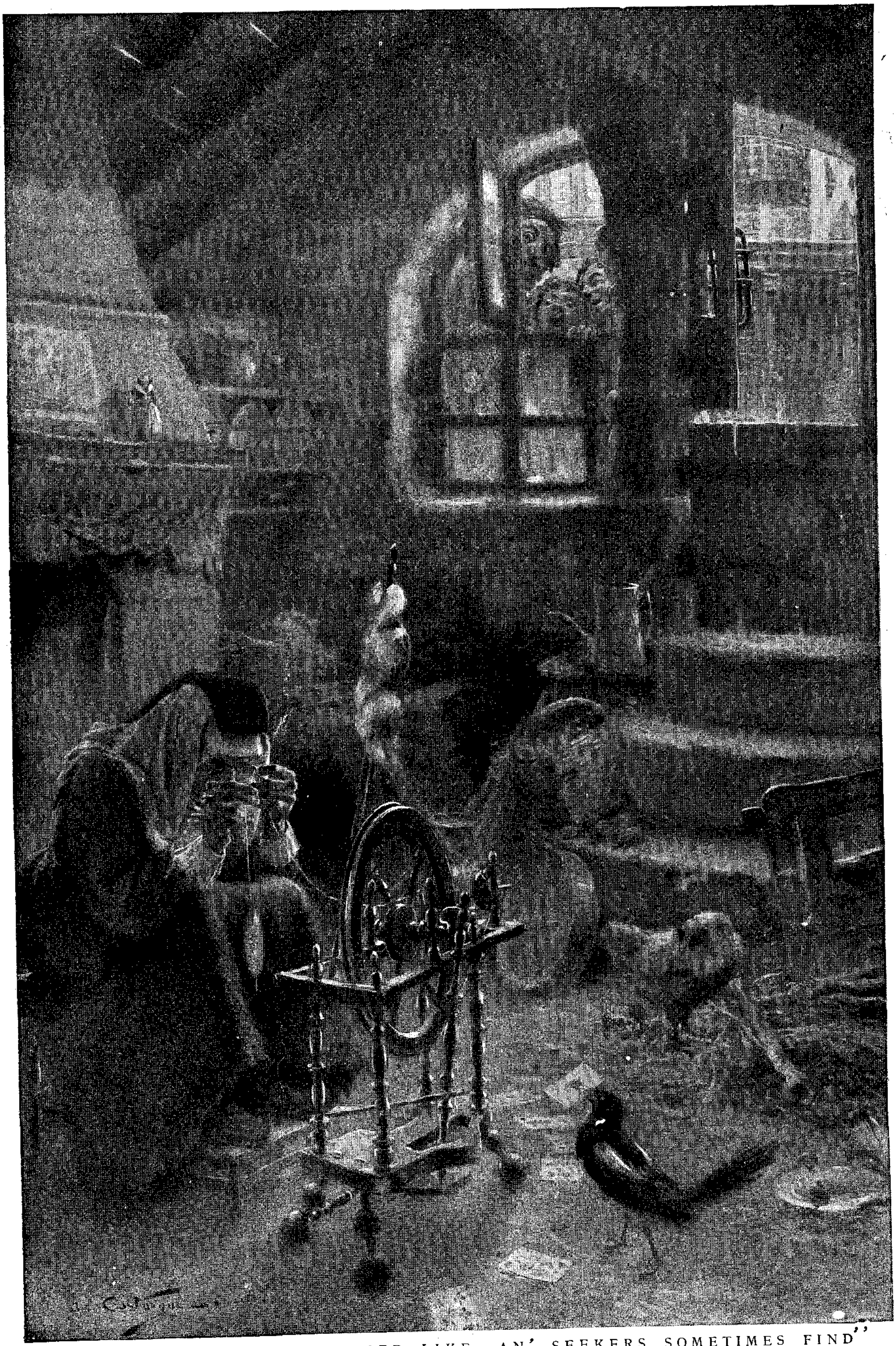


"THIS WOMAN WAS A SEEKER LIKE, AN' SEEKERS SOMETIMES FIND" grey-whiskered, brown-faced giant with clear blue eyes. They shook hands, and the children could hear the hard palms grit together.

"You ain't lost none o' your grip," said Hobden. "Was it twenty or thirty year back you broke my head in Robertsbridge Fair?"

"Only twenty an' no odds 'tween us regardin' heads, neither. You had it back at me with a hop-pole. How did we get home that night? Swimmin'?"

"Same way the pheasant come into Gubbs's pocket — by a little luck an' a deal o' conjurin'." Old Hobden laughed in his deep chest.

"I see you've not forgot your way about the woods. D'ye do any o' *this* still?" The stranger pretended to look along a gun.

Hobden answered with a quick movement of the hand as though he were pegging a rabbit-wire.

"No. *That's* all that's left me now. Age she must as age she can. An' what's your news since all these years?"

Oh, I've bin to Plymouth, I've bin to
Dover —
I've bin ramblin', boys, the wide world
over,

the man answered cheerily. "I reckon I know as much of Old England as most." He turned towards the children and winked.

"I lay they told you a sight o' lies, then. I've been into England fur as Wiltsheer once. I was cheated proper over a pair of gloves," said Hobden.

"There's fancy talkin' everywhere. *You've* cleaved to your own parts pretty middlin' close, Ralph?"

"Can't shift an old tree 'thout it dyin'," Hobden chuckled. "An' I be no more anxious to die than you look to be to help me with my hops to-night."

The great man leaned against the brickwork of the roundel, and swung his arms abroad. "Try me!" was all he said, and they stumped up-stairs laughing.

The children heard their shovels rasp on the cloth where the yellow hops lie drying above the fires, and all the oast-house filled with the sweet, sleepy smell as they were turned.

"Who is it?" Una whispered to the Bee Boy.

"Dunno, no more'n you — if *you* dunno," said he, and smiled.

The voices on the drying-floor boomed and chuckled together, and the heavy footsteps went back and forth. Presently a hop-pocket dropped through the press-hole overhead, and stiffened and fattened as they shovelled it full. "Clank!" went the press, and rammed the loose stuff into tight cake.

"Gently!" they heard Hobden cry. "You'll bust her crop if you lay on so. You be as careless as Barton's bull, Tom. Come an' sit by the fires. 'Tis meat and drink talkin' of old times."

They came down, and as Hobden opened the shutter to see if the potatoes were done Tom Shoesmith said to the children, "Put a plenty salt on 'em. That'll show you the sort o' man *I* be." Again he winked, and again the Bee Boy laughed.

"*I* know what sort o' man you be," old Hobden said, groping for the potatoes round the fire.

"Do ye?" Tom went on behind his back. "Some of us can't abide horseshoes, or church bells, or running water; an' talkin' o' runnin' water"— he turned to Hobden, who was backing out of the roundel —"d'you mind the great floods at Robertsbridge, when the miller's man was drowned in the street?"

"Middlin' well." Old Hobden let himself down on the coals by the fire door. "I was courtin' my woman on the Marsh that year. Carter to Mus' Plumb I was, gettin' ten shillin's week. Mine was a Marsh woman."

"Won'erful oddgates place — Romney Marsh," said Shoesmith. "I've heard say the world's divided into Europe, Ashy, Afriky, Australy, an' Romney Marsh."

"The Marsh folk think so," said Hobden. "I had a hem o' trouble to get my woman to leave it."

"Where did she come out of? I've forgot, Ralph."

"Dymchurch under the Wall," Hobden answered, with a potato in his hand.

"Then she'd be a Pett — or a Whitgift, would she?"

"Whitgift." Hobden broke open the potato and ate it with the curious neatness of men who make most of their meals in the blowy open. "She growed to be quite reasonable-like after livin' in the Weald awhile, but our first twenty year or two she was odd-fashioned, no bounds. She was a won'erful hand with bees." He cut away a little piece of potato and threw it out to the door.

"Ah! I've heard say the Whitgifts could see farther through a millstone than most," said Shoesmith. "Did she?"

"She was honest-innocent of any nigromancin'," said Hobden. "Only she'd read signs and significations out o' birds flyin', stars fallin', bees hivin', and such. An' she'd lie awake — listenin' for calls, she said."

"That don't prove naught," said Tom. "All Marsh folk has been smugglers since time everlastin'. 'Twould be in her blood to listen o' nights."

"Nature-ally," old Hobden replied, smiling. "I mind when there was smugglin' a sight nearer us than the Marsh be. But that wasn't my woman's trouble. 'Twas a passel o' no-sense talk," he dropped his voice, "about the Pharisees."

"Yes. I've heard Marsh men beleft in 'em." Tom looked straight at the wide-eyed children beside Bess.

"Pharisees," cried Una. "Fairies. Oh, I see."

"People o' the Hills," said the Bee Boy, throwing half of his potato towards the door.

"There you be!" said Hobden pointing at him. "My boy, he has her eyes and her outgate senses. That's what *she* called 'em!"

"And what do you think of it all?"

"Um — um," Hobden rumbled. "A man that uses fields an' shaws after dark as much as I've done, he don't go out of his road excep' for keepers."

"But settin' that aside?" said Tom, coaxingly. "I saw ye throw the Good Piece out-at-doors just now. Do ye believe or — *do* ye?"

"There was a great black eye in that tater," said Hobden indignantly.

"My liddle eye didn't see un, then. It looked as if you meant it for — for Anyone that might need it. But settin' that aside. D'ye believe or — do ye?"

"I ain't sayin' nothin', because I've heard naught, an' I've seen naught. But if you was to say there was more things about after dark in the woods than men, or fur, or feather, or fin, I dunno as I'd go to call you a liar. Now turnabout, Tom. What's your say?"

"I'm like you; I say nothin'. But I'll tell you a tale, an' you can fit it *as* how you please."

"Passel o' silly stuff," growled Hobden.

"The Marsh men they call it Dymchurch Flit," Tom went on, slowly. "Hap ye have heard it?"

"My woman she've told it me scores o' times. Dunno as I didn't end by belieftin' it sometimes."

Hobden crossed over as he spoke, and sucked with his pipe at the yellow lantern flame. Tom rested one great elbow on one great knee, where he sat among the coal.

"Have you ever bin in the Marsh?" he said to Dan.

"Only as far as Rye, once," Dan answered.

"Ah, that's but the edge. Back behind there's steeples settin' beside their churches, an' wise women settin' beside their doors, an' the sea settin' above the land, an' ducks herdin' wild in the diks" (he meant ditches). "The Marsh is just about riddled with diks an' sluices, an' tide-gates an' water-lets. You can hear 'em bubblin' an' grummelin' when the tide works in 'em, an' then you hear the sea rangin' up all along the Wall. You've seen how flat she is — the Marsh? You'd think nothin' easier than to walk eend-on acrost her? Ah, but the diks an' the water-lets, they twists the roads about as ravelly as witch yarn on the spindles. So ye get all turned round in broad daylight."

"That's because they've dreened the waters into the diks," said Hobden. "When I courted my woman the rushes was green; an' the Bailiff o' the Marshes, he rode up and down as free as the fog."

"Who was he?" said Dan.

"Why, the Marsh fever an' ague. He've clapped me on the shoulder once or twice. But now the dreenin' off of the waters have done away with the fevers, so they make a joke, like, that the Bailiff o' the Marshes broke his neck in a dik. A won'erful place for bees an' ducks 'tis too."

"An' old!" Tom went on. "Flesh an' Blood have been there since time everlastin' beyond. Well, now, speakin' among themselves, the Marsh men say that from time everlastin' beyond, the Pharisees favored the Marsh above the rest of Old England. I lay the Marsh men ought to know. They've been out after dark, father an' son, smugglin' some one thing or t'other, since wool grew to sheep's backs. They say there was always a middlin' few Pharisees to be seen on the Marsh. Impident as rabbits, they was. They'd dance on the nakid roads in the nakid daytime; they'd flash their liddle green lights along the diks, comin' an' goin', like honest smugglers. Yes, an' times they'd lock the church doors against passon an' clerk of Sundays!"

"That 'ud be smugglers layin' in the lace or the brandy till they could run it out o' the Marsh. I told my woman so," said Hobden.

"I'll lay she didn't beleft it then — not if she was a Whitgift. A won'erful choice place for Pharisees, the Marsh, by all accounts, till Queen Bess's father he came in with his Reformations."

"Would that be a Act o' Parliament like?" Hobden asked.

"Sure-ly. Can't do nothing in Old England without Act, Warrant, an' Summons. He got his Act allowed him, an', they say, Queen Bess's father he used the parish churches something shameful. Just about tore the gizzards out of I dunnamany. Some folk in England they held with 'en; but some they saw it different, an' it eended in 'em takin' sides an' burnin' each other no bounds, accordin' which side was top, time bein'. That tarrified the Pharisees: for Good-will among Flesh an' Blood is meat an' drink to 'em, an' ill-will is poison."

"Same as bees," said the Bee Boy. "Bees won't stay by a house where there's hating."

"True," said Tom. "This Reformations tarrified the Pharisees same as a reaper goin' round a last stand o' wheat tarrifies the rabbits. They packed into the Marsh from all parts, and they says, 'Fair or foul we must flit out of this, for Merry England's done with, an' we're reckoned among the Images.'"

"Did they all see it that way?" said Hobden.

"All but one — that was called Robin, if you've heard of him. What are you laughing at?" Tom said to Dan. "The trouble didn't tech Robin, because he'd cleaved middlin' close to people like. No more he never meant to go out of Old England — not he; so he was sent messagin' for help among Flesh an' Blood. But Flesh an' Blood must always think of their own concerns, an' Robin couldn't get through at 'em. They thought it was echoes, off the Marsh."

"What did you — what did the fairies want?" Una asked.

"A boat, to be sure. Their liddle wings could no more cross the Channel than so many tired butterflies. A boat an' a crew to sail 'em over to France, where yet awhile folks hadn't tore down the Images. They couldn't abide Canterbury Bells ringin' to Bulverhythe for more pore men an' women to be burnded, nor the King's proud messenger ridin' through the land givin' orders to tear down the Images. They couldn't abide it no shape. Nor yet they couldn't get their boat an' crew to flit by without leave an' Good-will from Flesh an' Blood, an' Flesh an' Blood came an' went about its own business the while the Marsh was swarvin' up, an' swarvin' up with Pharisees from England over, striving all means to get through at Flesh an' Blood to tell 'en their sore need. I don't know as you've ever heard say Pharisees are like chickens?"

"My woman used to say that," said Hobden, folding his big brown arms.

"You run too many chickens together, an' the ground sickens like, an' you get a squat, an' your chickens die. Same way, you crowd Pharisees all in one place — they don't die, but Flesh an' Blood walkin' among 'em is apt to sick up an' pine off. *They* don't mean it, an' Flesh an' Blood don't know it, but that's the truth — as I've heard. The Pharisees bein' all stenched up an' frighted, an' tryin' to come through with their supplications, they nature-ally changed the thin airs and humors in Flesh an' Blood. It lay on the Marsh like thunder. Men saw their churches ablaze with the wildfire in the windows after dark; they saw their cattle scatterin' an' no man carin'; their sheep flockin' an' no man drivin'; their horses latherin' an' no man leadin'; they saw the liddle low green lights more than ever in the dik-sides; they heard the liddle feet patterin' more than ever round the houses; an' night an' day, day an' night, 'twas all as though they were bein' creeped up on, and hinted at by some one or other that couldn't rightly shape their trouble. Oh, I lay they sweated! Man an' maid, woman an' child, their nature done 'em no service all the weeks while the Marsh was fillin' up with Pharisees. But they was Flesh an' Blood, an' Marsh men before all. They reckoned the signs signified trouble for the Marsh — or that the sea 'ud rear up against Dymchurch Wall an' they'd be drowned like Old Winchelsea; or that the Plague was comin'. So they looked for the meanin' in the sea or in the clouds, far an' high up. They never thought to look near an' knee high, where they could see naught.

"Now there was a poor widow at Dymchurch under the Wall, which, lacking man or property, she had the more time for feeling; and she come to feel there was a Trouble outside the door-step bigger an' heavier than aught she'd ever carried over it. She had two sons — one born blind, and t'other struck dumb through fallin' off the Wall when he was liddle. They was men grown, but not wage-earnin' an' she worked for 'em, keepin' bees and answerin' questions."

"What sort of questions?" said Dan.

"Like where lost things might be found, an' what to put about a crooked baby's neck, an' how to join parted sweethearts. She felt the Trouble on the Marsh same as eels feel thunder. She was a wise woman."

"My woman was won'erful weather-tender, too," said Hobden. "I've seen her brish sparks like off an anvil out of her hair in thunderstorms. But she never laid out to answer questions."

"This woman was a Seeker like, an' Seekers sometimes find. One night, while she lay abed, hot an' aching, there come a Dream an' tapped at her window, and 'Widow Whitgift,' it said, 'Widow Whitgift!'

"First, by the wings an' the whistling, she thought it was peewits, but last she arose an' dressed herself, an' opened her door to the Marsh, an' she felt the Trouble an' the Groaning all about her, strong as fever, an' she calls: 'What is it? Oh, what is it?'

"Then 'twas all like the frogs in the diks peeping; then 'twas all like the reeds in the diks clip-clapping; an' then the great Tide wave rummelled along the Wall, an' she couldn't hear proper.

"Three times she called, an' three times the Tide wave did her down. But she catched the quiet between, an' she cries out, 'What is the Trouble on the Marsh that's been lying down with my heart an' arising with my body this month gone?' She felt a liddle hand lay hold on her gown-hem, an' she stooped to the pull o' that liddle hand."

Tom Shoesmith spread his huge fist before the fire and smiled at it.

"'Will the sea drown the Marsh?' she says. She was a Marsh woman first an' foremost.

"'No,' says the liddle voice. 'Sleep sound for all o' that.'

"'Is the Plague comin' on the Marsh?' she says. Them was all the ills she knowed.

"'No. Sleep sound for all o' that,' says Robin.

"She turned about, half mindful to go in, but the liddle voices grieved that shrill an' sorrowful she turns back, an' she cries: 'If it is not a Trouble of Flesh an' Blood, what can I do?' The Pharisees cried out upon her from all round to fetch them a boat to sail to France, an' come back no more.

"'There's a boat on the Wall,' she says, 'but I can't push it down to the sea, nor sail it when it's there.'

"'Lend us your sons,' says all the Marsh. 'Give 'em leave an' Good-will to sail it for us, Mother—O Mother!'

"'One's dumb, an' t'other's deaf,' she says. 'But all the dearer me for that; and you'll lose them in the big sea.' The voices just about pierced through her; an' there was children's voices too. She stood out all she could, but she couldn't hold out against *that*. So she says: 'If you can draw my sons for your job, I'll not hinder 'em. You can't ask no more of a Mother.'

"She saw them liddle green lights dance an' cross till she was dizzy; she heard them liddle feet patterin' by the thousand; she heard cruel Canterbury Bells ringing to Bulverhythe, an' she heard the Great Tide wave ranging along the Wall. That was while the Pharisees was workin' a Dream to wake her two sons asleep: an' while she bit her fingers she saw them two she'd borne come out an' pass her with never a word. She followed 'em, cryin' an' cryin', to the old boat on the Wall, an' that they took an' runned down to the Sea.

"When they'd stepped mast an' sail the blind son speaks: 'Mother, we're waitin' your leave an' Good-will to take Them over.'"

Tom Shoesmith threw back his head and half shut his eyes.

"Eh, me!" he said. "She was a fine, valiant woman, the Widow Whitgift. She stood twistin' the eends of her long hair over her fingers, an' she shook like a poplar, makin' up her mind. The Pharisees all about they hushed their children from cryin' an' they waited dumb-still. She was all their dependence. 'Thout her leave an' Good-will they could not pass, for she was the Mother. An' she shook like a aps tree makin' up her mind. Last she drives the word past her teeth, an' 'Go!' she says. 'Go with my leave an' Good-will.'

"Then I saw—then, they say, she had to brace back same as if she was wadin' in tide water; for the Pharisees just about flowed past her—down the beach to the boat—I dunnamany of 'em with their wives an' children an' valuables, all escapin' out of cruel Old England. Silver you could hear clinkin', an' liddle bundles hove down dunt on the bottom boards, an' passels o' liddle swords an' shields raklin', an' liddle fingers an' toes scratchin' on the broadside to board her when the two sons pushed her off. That boat she sunk lower an' lower, but all the Widow could see in it was her boys movin', hampered like, to get at the tackle. Up sail they did, an' away they went, deep as a Rye barge, away into the mists, an' the Widow Whitgift she sat down and eased her grief till mornin' light."

"I never heard she was *all* alone," said Hobden.

"I remember now. The one called Robin he stayed with her, they tell. She was all too grievious to listen to his promises."

"Ah! She should ha' made her bargain beforehand. I allus told my woman so!" Hobden cried.

"No. She loaned her sons for a pure love-loan, bein' as she sensed the Trouble on the Marshes, an' was simple good-willing to ease it." Tom laughed softly. "She done that. Yes, she done that! From Guildeford to Bulverhythe, fretty man an' petty maid, ailin' woman an' wailin' child, they took the advantage of the change in the thin airs just about *as* soon as the Pharisees flitted. Folk come out fresh and shining all over the Marsh like snails after wet. An' that while the Widow Whitgift sat grievin' on the beach. She might have beleft us — she might have trusted her sons would be sent back. She fussed, no bounds, when their boat come in after three days."

"And, of course, the sons were both quite cured?" said Una.

"No-o. That would have been out o' Nature. She got 'em back *as* she sent 'em. The blind man he hadn't seen naught of anything, an' the dumb man nature-ally, he couldn't say aught of what he'd seen. I reckon that was why the Pharisees pitched on 'em for the ferryin' job."

"But what did you — Robin, promise the Widow?" said Dan.

"What *did* he promise, now?" Tom pretended to think. "Wasn't your woman a Whitgift, Ralph? Did she ever say?"

"She told me a passel o' silly stuff when he was born." Hobden pointed at his son. "There was always to be one of 'em that could see farther into a millstone than most."

"Me! That's me!" said the Bee Boy so suddenly that they all laughed.

"I've got it now!" said Tom. "So long as Whitgift blood lasted, Robin promised there would allers be one o' her stock that — that no trouble 'ud lie on, no maid 'ud sigh on, no night could frighten, no fright could harm, no harm could make sin, an' no woman could make unhappy."

"Well, ain't that just me?" said the boy, where he sat in the silver square of the great September moon that was staring into the oast-house door.

"They was the exact words she told me when we first found he wasn't like other boys. But it beats me how ye know 'em," said Hobden.

"Aha! There's more under my hat besides hair!" Tom laughed and stretched himself. "When I've seen these two young folk home, we'll make a night of old days, Ralph, with passin' old tales — eh? An' where might you live?" he said, gravely, to Dan. "An' do you think your Pa 'ud give me a drink for takin' you there, Missy?"

They giggled so at this that they had to run out. Tom picked them both up, set one on each broad shoulder, and tramped across the ferny pasture where the cows puffed milky puffs at them in the moonlight.

"Oh, Puck! Puck! I guessed you right from the beginning almost. How could you ever do it?" Una cried, swinging along delighted.

"Do what?" he said, and climbed the stile by the pollard oak.

"Pretend to be Tom Shoesmith," said Dan and they ducked to avoid the two little ashes that grow by the bridge over the brook. He was almost running.

"Yes. That's my name, Mus' Dan," he said, hurrying over the silent shining lawn, where a rabbit sat by the big white-thorn near the croquet-ground. "Here ye be." He strode into the old kitchen yard, and slid them down as Ellen Cook came to ask questions.

"I'm helping in Mus' Spray's oast-house," he said to her. "No. I'm no foreigner. I knowed this country 'fore your Mother was born; an'— an' it's dry work oasting, Miss. Thank you."

Ellen Cook went to get a jug, and the children went in — magicked once more by Oak, Ash, and Thorn.

THE SIXTH AND LAST STORY OF THIS SERIES, "THE TREASURE AND THE LAW," WILL BE PUBLISHED IN THE OCTOBER NUMBER

B. JONES, BUTCHER

BY

SAMUEL HOPKINS ADAMS

AUTHOR OF "A MATTER OF PRINCIPLE," "KING COAL," "THE FLYING DEATH," "THE LITTLE FAT FIDDLER"

TWO more dissimilar men than those who faced each other in Bardley Jones's office one night seek far without avail. Aborn, a glowering hulk of a creature, lolled flabbily in his chair. His was a face of power and of threat, set on a bull-neck above thick, flesh-padded shoulders. Furrows between his black brows bore out the trend of what he had been saying; a hand, fallen with a determinant slap upon the rounded chair arm, splayed plumply in emphatic muscularity.

"That's our last word."

It was the Meat Trust, speaking through the lips of Aborn, its special agent. "Special agent" is a euphemism.

Jones lifted his hand from the square of cardboard on which he had been scratching with a pen intermittently since the beginning of the interview, and turned slightly in his chair. He was a man, nay, a youth of thirty; short, round, fair, peach-cheeked, with an unconquerable jauntiness of bearing which, to those who knew him, was a chief part of his charm. To those who didn't it wasn't. Aborn was of the latter number. "Sissy-boy," he had commented to himself. This was a mistake.

"Now see here, Mr. Aborn," said young Jones protestingly. "Suppose, for the sake of argument ——"

"Arguments don't go." The older man made a gesture with his left hand as of flipping away contemptuously some insignificant trifle.

"Then merely because I propose to do a little business with a man you've blacklisted, you're going to shut down on me until I promise to be good."

"That's it."

"Yet they call us 'independent' packers," said the young man, a little bitterly.

"Don't get too independent," growled the other. This young man wasn't exhibiting the respectful alarm which the special agent was wont to inspire when engaged in the Meat Trust's thuggery.

Jones turned back to his pen-work. "It's always been a polite fiction," he murmured, "and now it's ceasing to be even polite."

"We don't deal in manners," said Aborn. He spoke the word "we" as if it weighed a ton. Also he spat upon the floor an extract of the cigar he was chewing, by way of expressing his attitude toward Jones in particular and the non-Trust universe in general. Jones blinked a little but continued making careful pen-strokes.

"Well-ll-ll," snarled Aborn, "I'm waiting."

"Keep on waiting if you find that chair comfortable," said Jones politely.

Aborn's eyes bulged out at the defiance. He pushed himself forward in his chair. "I tell you what we'll do with you," he cried. "We'll smash you like the louse that you are."

"Perhaps," said the other equably. "But I'll make it cost you something."

The special agent's derision was less laughter than bellow. "Think you'll fight Us, do you? Say, don't jump on us too sudden, will you? Give us the right tip, so's we can be ready."

"Very well," said Bardley Jones. "Here's your tip. I've been working it out for you since 'We' put the pistol to my head."

He held up the square of cardboard on which he had been working, and regarded it admiringly. It bore a gaudy motto in red and blue inks, with a flagrant border.

FEED MY LAMBS

"Pretty, isn't it?" observed Bardley Jones with his head on one side. "If you've ever been to Sunday-school — beg pardon, Saturday school — you'll perhaps recognize the style."

"Don't get fresh with me, young feller," growled the special agent.

"By no means," returned the other earnestly. "Let me make this clear to you. This work of art is your motto — or it's going to be, one of these days. If I correctly interpret your subtle hints it is your intention to put me out of business. Very well, go ahead. In return, I'll make you swallow that motto whole. Keep cool. I don't mean you personally, I mean your 'We.' You're going to feed the poor of some city — maybe more than one — you and your 'We,' and feed them below cost. For once you're going to be public benefactors, and it'll cost you money, too. I hope 'We' 'll like it. Tell your superiors that. Details later."

Aborn rose. He spat on the floor again. The word that he spoke I can't quote here. It was not a pleasant word, nor pleasantly said. The veins in Jones's neck began to swell. This is a bad sign. Any doctor will tell you so. So will any fighting man.

Aborn was a fighting man, but the symptom escaped him. Besides, Jones spoke very quietly:

"I think you needn't wait any longer."

"Oh, you do, do you!" burst out Aborn, his naturally violent and not uncourageous temper oversweeping all bounds. "Well, before I go, I'll just tell you — " and tell Jones he did, fully and foully.

Jones was exasperatingly calm. He grinned cheerfully at his visitor and in a pause said: "When you go — you're going pretty soon, aren't you? — don't forget to take this with you." And he extended the ornate motto.

Aborn struck it to the floor. At the same moment he swung his right fist in a short circle. It was just too high for the jaw; but it was a powerful blow. The younger man reeled against the wall and went down. Nor did he get up — or so it seemed to Aborn — before that gentleman was seized about the knees, lifted through the open door, and launched forth into empty air. Well for him that nature had generously padded his bones. The stairs shook to his impact, and the half-landing quivered as he rolled there. Stupidly he raised his eyes — and shrieked. The other was crouched on the stair head, ready to leap and crush him. A sudden clutch at the railing, and Jones had himself in hand. His voice, strained thin and high through a throat half strangled with fury, quavered out:

"I hope I've killed you!" Then with a sudden drop to the tone of flat, mocking conventionality:

"That is, I hope you're not hurt."

Aborn picked himself up groaning. Critically Jones watched him.

"Nothing broken, I guess," he commented cheerfully. "Don't forget to tell 'We.' "

The motto came fluttering down to the landing, but Aborn was already limping and cursing his way out. Jones retrieved the card, put it in a trunk with other belongings, closed up his "independent" business, and left Chicago to the Meat Trust.

II

Three hundred miles toward the rising and two years toward the setting sun, from the place and time of these events, the young Mayor of the live city of Burnham, walking down North Street to his office, met and discovered through an obscuration of yellow, Teutonic beard an old friend.

"Cherub Jones!" he cried. "What brings you here?"

"Hello, Phil," returned the other. "How does it feel to be 'Your Honor'? I've come to be one of your subjects."

"To live in Burnham? Good work! Where have you been all these years?"

"Chicago, mostly. Europe the last two."

"Doing what?"

"Learning a trade. I'm a duly constituted and certificated butcher."

"Big game, you mean?"

"Big as a steer. Small as a squab. I mean the real thing. Cleaver, saw, white apron, all the rest of it. I'm a butcher, I tell you. See the trade-mark?"

Jones exhibited a thumb, the end of which was sliced to an unhandsome bluntness.

"Hanged if I know what you're up to," declared the Mayor. "But then, nobody ever did. Would lunch at the club loosen you up?"

"Wouldn't be surprised, particularly as I'll want your patronage to help my trade."

Before the end of the lunch Mayor Brent understood many things about his friend, Bardley Jones, and one thing clearer than all else, that he meant fight, and fight to a finish.

"You've got a fine, young, nickel-plated nerve," commented Brent, "going up against the toughest trust of the whole lot, single-handed. I'll back you to make 'em some trouble; but have you considered what they'll do to you before the game's over?"

"I'd be willing to put a hundred thousand into the thing if necessary," said Jones, quietly.

"Have you got it to put in?"

"Yes, and more. There's a little patent — " Jones grinned — "on which the Meat Trust is innocently paying me royalties. That brings in a pretty cozy income. Then, as you know, my uncle, Major Bardley, left me his property, and the stock-farm out back of the lake."

"Of course! That's what brought you here."

"Partly. Then, too, I thought Burnham a good place for the object lesson. Every one knows me here, or knows my people, while in a strange place I'd be regarded as a get-rich-quick swindler, or a get-poor-quick idiot. And I'd rather counted on you."

"Me? Why, I'm a politician." His Honor's eyes twinkled.

"You used to like a good fight," suggested his guest tentatively.

Brent brought his hand down on the table.

"And it will be a good one! A beauty! You can't win it. I don't believe you can beat 'em. But you can certainly get into their sleeping hours for a while."

"There I'll have the best of it. They never got into mine," said Jones placidly. "Moreover — " the point of his beard assumed a pronounced angle — "I'm going to make the Meat Trust take water if it breaks me."

Burnham warmed to Bardley Jones at once. To its conservatism his family connections were a passport. The younger element found him good to play with. His golf scores appreciably enhanced the standing of the Oscawa Country Club team; his cottage near the club became a center of hospitality: hospitality which never got beyond the host's control; his yacht was by no means the handsomest or swiftest on the lake, but it was by all odds the most popular. Never had a new resident "made good" more thoroughly, and withal more unostentatiously. With his women friends his attractiveness was increased by a certain mystery which he himself laughingly disavowed. That he was a busy man was a matter of general knowledge. But at what?

Bardley Jones became the chief topic of discussion at the sewing-circle. He had been seen frequently driving around the adjacent country and consulting with farmers.

"Probably he's going into politics," suggested Mrs. Will Ward, at the monthly meeting. "You know how intimate he is with Phil Brent."

"Well, *I* believe he's here on some secret service for the government," declared young Mrs. Tim Chase.

"Listen to Nell," cried Mrs. Jack Barnes, a shrewd, twinkling little woman. "She's discovered a real Detective with a big D."

"You must admit that there's something strange about him," insisted Mrs. Chase.

"The strangest thing I've heard about him yet," placidly remarked Mrs. Butterfield, the principal physician's wife, "is his dinner scheme."

Instantly a storm of questions broke upon her. She answered the most pressing ones, beaming at the success of her little sensation.

"At the Country Club. Next week Thursday. We're all invited, I think."

"Why, then it's nothing but an ordinary dinner party," said Mrs. Ward in deep disappointment.

"But none of our husbands."

There was a swift revival of interest, superseded by a wave of mirth, as Mrs. Billy Wheeler, the latest bride, said mournfully:

"Why — why — why, then we can't go, can we?"

"What a thing it is to have been married only three months!" bubbled Mrs. Jack.

"Are those of us who haven't any husbands barred out?" asked "Jim" Duryea, an extremely pretty girl with quick, alert ways, like a wren.

"Phil Brent might get you in if you're convertible on that point," suggested quiet little Mrs. Seaver. "Jim" turned a prompt pink.

"What has Phil Brent to do with the dinner?" asked Mrs. Chase.

"He came around this morning and told the Doctor all about it — in my hearing," said Mrs. Butterfield.

"Knowing that the sewing-circle met this afternoon. Clever fishing!" commented Mrs. Jack Barnes approvingly.

"When I was younger," came the gentle murmur of dear, deaf old Miss Wynter, "a young gentleman would hardly — er — most unconventional — er — so — I really think —— "

"Ah, but you're *going*, aren't you, Miss Wynter?" asked Mrs. Butterfield.

"Certainly, if I'm invited," said Miss Wynter, with spirit.

"You are. We're all invited. And some of us who aren't here. Mrs. Byrd and Dot Dickinson, and the three Bradleys, and little Mrs. Verrell, and that pretty Mrs. Mellon who's recently come here, and —" she paused impressively — "Judge Waldo and Col. Peter Kent."

"What for?" It came like an explosion.

"I don't know."

With which the circle had to be content. But walking uptown Mrs. Barnes, who was something of a social analyst, imparted a sage conclusion to her friend Anne Ward:

"There's something practical back of this. Not one soul is asked that's not an operating housewife. The only unmarried ones are 'Jim' Duryea, and Miss Wynter, and they both do the marketing."

"Judge Waldo and Colonel Kent and Phil Brent," suggested Anne.

"Housekeeping bachelors; just as bad," said the shrewd Mrs. Jack.

Of the twenty-four guests bidden to be present at the Country Club that Thursday night, not one sent regrets. Bardley Jones had baited his invitations with the best known lure — curiosity.

Looking down the banks of flowers to where Phil Brent sat at the foot of the table, and across, where, at the accurate half, Judge Waldo and Col. Peter Kent were, so to speak, embanked in femininity, Jones smiled and inwardly mused that Burnham had never before seen such a dinner outfit. Nor had Burnham ever experienced a function so oddly served. Meat was the strong point of the dinner. Each waiter as he approached the guest went through a hotel sing-song:

"Beef steak, livernbacon, Canada mutton, springlambthmintsauce, sweetbreads-oh-diabul, lamb chops, chicken in any style, ros' beef," and so on to the end.

Otherwise the affair was decorously conducted, and in substance and quality there had never been given a better dinner in a town famous for its old-time hospitality. At the end of the dinner, when Judge Waldo had risen to inquire meekly whether the gentlemen should go out and leave the ladies to their coffee and cigars, Phil Brent stepped to the wall, pulled a string, and released a scroll, which revealed to the amazed eyes of the party an accurate list of the meats served at the dinner, with the price per pound in large figures. There was an expectant silence.

Then rose the nervous whisper of old Miss Wynter, struggling with her lorgnette.

"What is it? What does it mean?"

"Means settle up," rumbled Colonel Kent in her deaf ear. "Had your food. Now pay-pay-pay."

"Dear me! Dear me!" fluttered the poor little lady. "What an extraordinary — and I've left my porte-monnaie at home."

"Are you going to weigh us as we part, and charge it up, Cousin Bard?" asked Mrs. Tim Chase.

"Brent will explain," said Jones, and Brent, standing at the head of the table, explained.

"Housekeepers of Burnham," he said oratorically, "I am here to announce the swan-song of our friend Bardley Jones. He is about to retire from society. He is going to open a shop."

"My father keeps a shop, and I haven't heard of our being ostracized yet," observed Mrs. Ward, whose grandfather had been the founder and "leading citizen" of the place.

"And you keep a shop yourself, Phil," cried Mrs. Jack, "though it's called a factory. At least you kept it as long as you could." This was a winged shaft, for the Wheelbarrow Trust had recently relegated Brent to the presidency of a subsidiary company.

"Very well," said the Mayor good-naturedly. "But our host is about to open a high-class butcher establishment."

There was a sort of gasp. Burnham society, with the courage of its long settled convictions, could stand almost anything from one of its own blood and breed. But a butcher shop! Poor Miss Wynter had failed to get the word.

"What does he say?" she demanded of Colonel Kent.

"Butcher shop," explained the Colonel, in a modified yell, which imparted to his peculiarly intermittent style of conversation an astonishing effect of sequent explosiveness. "Jones — butcher. Chops! Steaks! Sell meat, you know."

"Bardley Jones! It can't be," almost wailed the gentle old spinster. "I've known his mother since she was a child."

"Not hereditary," boomed the Colonel. "Not hereditary at all. Er — economic."

"Poor young man!" mourned Miss Wynter. "I shall buy the meat for my boarders there — if it is good."

"Mr. Jones himself," concluded Brent, "will do the rest of the explaining. With the explicit information that after next week he will be socially unfit, my painful duty comes to a graceful termination."

"My honored guests," began the host, "I could give you a much better dinner than this — " ("Hear! Hear!" from Judge Waldo. "Do it. We'll all come," from Mrs. Barnes.) "Perhaps I will one day. But this is dinner with a purpose. What you have been eating is Trust meat. It is not the best of its kind; but it is about the most expensive. Give me a twenty-mile run of the country hereabouts and I could furnish you better."

"Why don't the meat-markets furnish it?" asked Mrs. Chase, who had a thirst for information.

"Fear of the Trust's vengeance. They're allowed to buy only Trust meat. Kindly consider the writing on the wall, at our Babylonian feast." He pointed at the scroll and read a few of the items. "Sirloin steak, twenty-four cents a pound, roast beef, twenty-four cents, lamb, twenty-two cents, Canada mutton (from central Kansas), eighteen cents, calf's liver, sixteen cents. Mrs. Butterfield, will you give us from your housekeeping accounts the prices of those meats five years ago?"

"Sirloin steak, sixteen and eighteen cents, roast beef, nineteen cents, lamb chops, seventeen cents, Canada mutton, fourteen cents, calf's liver, eleven cents," read Mrs. Butterfield.

"Thank you. It is the same right through the list, as you'll observe. The meat doesn't cost the Trust any more than it did five years ago; perhaps not so much."

"Increased cost of labor," suggested Judge Waldo.

"More than offset by decreased cost of handling the product, and by forcing the price down to the cattleman. The old prices showed a good profit; so good that I propose to return to them — with your kind help. I may assume, I think, that the meat bills of those of us who are here will average eight dollars a week."

"Billy says that more than five dollars a week is all rot," piped little Mrs. Wheeler aside to Mrs. Chase, and was considerably dismayed to find that a sudden pause had made her comment a source of public enjoyment.

"There are only two of you," said Bardley Jones courteously. "Billy is quite right."

"But it always adds up more than that," said the bride piteously.

"You are the kind of customer I need," returned the host smiling. "But let us say eight dollars a week. Now, Mr. Brent encourages me to think that I can get fifty families of the kind represented here. If so, I can cut under, by 25 per cent, the present prices, and still make a good profit."

"Fifty as a minimum," interjected Brent.

"Just set out your bargain counter, and we'll all come to you," said Miss "Jim" Duryea, flippantly.

"Ah, that's all very well; but will you stick to us?" said Brent gravely.

"Till death us do part?" inquired Mrs. Jack, wickedly. "Isn't this rather sudden — and public?"

"Yes; we'll stick to you," declared "Jim" bravely, raising her voice above the clamor, and looking the flushed Brent straight in the eye. "I'll promise you a good assortment of sisters, cousins, and aunts, too."

"Who else will contribute customers?" asked Brent.

"I'll get the Everells and the Pendreys," volunteered Mrs. Ward.

"And I'll guarantee at least two families of cousins," said Mrs. Seaver.

"Any missionary work in our family connections you can count on me for," promised Mrs. Jack Barnes.

"There's old Paul Simms," suggested Colonel Kent. "Tackle him, myself, old skinflint! Borrow an asbestos suit and market in Tophet to save one side of a cent. He'll come in. Couldn't keep him out."

"You'll have your fifty households and a waiting list, if you want it," said Judge Waldo to Jones.

"Very well, then," said the host. "Spread abroad the virtues of the shop, all of you. But keep the nature of the scheme quiet. Ladies and gentlemen, Bardley Jones now and herewith makes his bow of social retirement and hoping to be favored with your esteemed patronage, I am yours respectfully, B. Jones, Dealer in Fish and Meats; The New Shop, 187 Guernsey Street."

Before the dinner party broke up every one of the guests had pledged support to the new enterprise for six months. Within three days similar agreements coming in from outside had made up the number of households to fifty, all of them committed to B. Jones's anti-trust scheme.

III

A week later the best business block in Burnham blossomed out into the cleanest and neatest butcher shop that any person in town had ever seen. Fresh flowers decorated the windows, and inside, B. Jones and an assistant awaited business. They had not to wait long. The city had been informed of the new enterprise by the following modest advertisement:

PRICE OUR MEATS AND FISH

AT THE

NEW SHOP

OUR GOODS ARE CHEAPER THAN THOSE OF ANY FIRST-CLASS MEAT STORE IN THE STATE. *WE* DON'T SAY THEY ARE BETTER. BUT JUST TRY AND SEE WHAT *YOU* SAY.

SIRLOIN STEAK . .	18c.
ROAST BEEF	19c.
LAMB CHOPS	17c.
CANADA MUTTON . .	14c.
CALF'S LIVER	11c.

B. JONES, 187 Guernsey St.

For the first two weeks the business was swamped. All the other butchers suffered. Complaints reached the Meat Trust, which proceeded to its characteristic measures. One day Bardley Jones's real-estate agent called upon him, with some information:

"A stranger called to-day to rent the store next you for a butcher shop."

"Was he a fat yellow-and-blue complexioned gorilla, with a corrugated neck?" asked Jones hopefully.

"No," said Mr. France in some surprise, "a quick, eager young chap with no manners. Chicago man, I take it."

"You didn't let him suspect that I own the block?"

"Certainly not. I asked him eighty dollars a month."

"Well, it's *worth* forty," said Jones. "What did he say?"

"Oh, he said: 'Eighty-thousand double-barreled devils. I don't want to *buy* your squatty, pink-frilled block.' That's what *he* said."

"Nevertheless he'll pay it," asserted Jones confidently. "I know their methods. He'll want to be right next door to me, or just across the street, and he can't get into the block across the street. So he'll help furnish the sinews of war for us, by paying double rent."

No time was lost by the Trust's representative. With the swiftness of perfect machinery there was produced "The Beefery" at 189 Guernsey Street, fully equipped with a stock of first-class meats and fish, at such prices as only the older Burnham generation had known. On an average the cut was a good two cents per pound under the New Shop's rates. Business flowed in, in a freshet, a flood, a torrent; but without diverting the steady stream that bore a decent profit to the New Shop.

"The manager next door can't understand how you keep your trade," said Mrs. Jack Barnes to B. Jones. "I've just been in there looking about. It's as much as one's life is worth. Such a jam!"

"The jammier the better," said Jones blithely. "I don't think he'll take much profit of it."

"He said it wasn't business," continued Mrs. Jack twinkling. "He said this puddling old hedgehog of a town hadn't waked up yet; but he'd wake 'em. He said if this was Chicago, your shop wouldn't draw a customer against his cut prices, if you gave away a grand piano with every sausage. Yes, I'll take three pounds of that porter-house. Cut it thick, please."

"We'll help 'em to plenty of trade," said B. Jones, grinning. "We'll swamp 'em with prosperity. Brent has had the good news of cheap meat spread through his shops. Judge Waldo has attended to the Burnham Wagon Works, and the Seaver Engine Co. is rejoicing in the glad tidings. I fancy there will be an irruption of the proletariate, or the proletariate's wife, next door about to-morrow morning that will surprise our friends."

When the doors of "The Beefery" opened on the following day, there were three ambulance cases and a riot call. Burnham had never known such a crush. The manager of the store wired to Chicago for instructions.

Sinecure concomitant sordid ninepin,

telegraphed the Meat Trust in its best style of cipher, thereby paralyzing with amazement the local telegraph operator who never before had been called upon to transmit such scandalous language.

Obedient to this demand for further details, the manager replied in writing:

"B. Jones is a blind for bigger interests. He has organized the local farmers to supply him. Can we not bring pressure to bear on them? With all the business we are doing, Jones's patronage still holds, although we are underselling him 20 per cent. None of his customers have left him. He hasn't a lot of trade, but it is high class and liberal. I cannot understand it. It could not occur in Chicago. But this town," he concluded with a touch of unconscious pathos, "is not run on business principles."

Ordinary washstand split,

wired the Trust in curt reply. Accordingly the manager cut prices again. He was now running at a severe loss. Every pound of meat that he sold meant an addition to the wrong side of the ledger. He couldn't begin to handle his business. Help had to be hired. More room was needed.

"That man Hadgett wants No. 183, to enlarge his meat business," announced France, the real-estate man, dropping in early on B. Jones.

"One hundred dollars a month; six months lease," said Jones.

France contemplated him with amazed admiration. "Sometimes I think there's a lot left for me to learn about my own business," he said.

"You've never fought a Trust," returned B. Jones.

"Morning, Cherub," said Mayor Brent entering. "I noticed an immigration of Saltopolis people on the early trolley, and they were pointed straight for 'The Beefery.'"

"Census gives Saltopolis a population of 140,000. It's only twenty-five miles from here. Why shouldn't our 'Beefery' friends get some of that trade?"

"And Dorchester is seventy miles, yet quite a bunch of its two-hundred-thousand-odd came over on the nine o'clock train," observed Brent. "Cherub, what does this mean?"

"Well, you see," said B. Jones, chuckling, "I thought our sister cities ought to get a chance at this good thing. Why be selfish? So I did this."

He spread out a copy of the *Dorchester Democrat* bearing date of the previous day, and pointed to a half-page advertisement.

Do You Buy Meat?

ON AN ORDER OF
MORE THAN $4.00

YOU CAN SAVE YOUR
RAILROAD FARE

BY TRADING WITH

The Burnham Beefery

OUR GOODS ARE AS HIGH
QUALITY AS YOU CAN GET
IN YOUR OWN CITY, AND
JUST LOOK AT OUR PRICES

SPECIAL ATTENTION PAID
TO CLUB PURCHASERS
AND HOTEL BUYERS

183-185 GUERNSEY STREET
BURNHAM, N. Y.

"They'll *have* to club purchasers to keep them away, after that," chuckled the Mayor.

"Same advertisement in Saltopolis," continued B. Jones. "Hello, here comes Hated Rival."

In burst Hadgett, the Trust manager, purple-visaged, and flopping a copy of the *Saltopolis Standard.*

"You did that!" he howled, thrusting it under the nose of B. Jones.

Jones sniffed of it professionally. "It seems perfectly fresh," he said.

"What do you mean by it!" vociferated the other. "What right have you got — what — what —— "

"I thought it would help you in your business," said Jones innocently.

"Business! Business! Mind your own business. I've got all I want — and a damsite more!"

"Well, don't choke to death in the store," soothed Jones.

"I'll — I'll have you arrested! I'll get an injunction! You use our firm name again and I'll jail you."

"All right," promised B. Jones. "Rather than see a brother butcher die of apoplexy, I'll agree not to use your firm name again."

Two days later, Saltopolis and Dorchester blossomed matutinally with this flower of appeal :

Burnham Meat

IT'S CHEAP
IT'S GOOD
IT'S PLENTY

CALL AT THE NEW SHOP AND
COMPARE OUR PRICES WITH

THE TRUSTERY

(REMEMBER THE NUMBER)

183-185 GUERNSEY STREET
BURNHAM, N. Y.

AND WITH YOUR OWN SHOP.
IT WILL PAY YOU TO COME
BY TROLLEY AND BUY

Dorchester and Saltopolis butchers awoke to the unpleasant fact of a competition that they couldn't meet, and pertinently inquired of the Trust whether they were supposed to be in business for their health. The Trust rubbed its head and wondered what this Burnham affair meant, anyway. Hadgett, the manager, got a batch of cipher telegrams which confirmed the local operator in the belief that he was in steady communication with an insane asylum. Meantime business — and losses — increased at "The Beefery."

"My employees are living so high that I'm afraid of a strike," said Mayor Brent, dropping in at the New Shop one morning. "What's the matter, Colonel?" Colonel Kent, flushed and angry, had come striding in.

"Just met Paul Simms," puffed the Colonel. "Infernal old crabber! Dealing at 'The Beefery.' Caught him coming out. Roast under his arm. Nine pound if it was an ounce."

"Oh, well, Simms, you know, he's only worth about a million," said B. Jones, soothingly. "He couldn't afford to keep a promise which cost him a dollar a week."

"Said as much to him," returned the Colonel. "Old scamp giggled. 'Tee-hee! Business is business. Can't afford to be Quixotic, Kent,' he said to me. 'No,' I told him. '*You* can't. Decent man could. Rather be the Don than a windmill — turn with every breeze.' "

"Whom do you think I just saw buying meat next door?" cried Mrs. Jack Barnes, entering. "Maud Pendrey! Isn't that disgusting! I accused her, and she turned red and said, 'Mr. Jones told us himself that the pledge wasn't legally binding, so it can't be wrong to break it.' "

"Fine defensive logic," commented Brent. "Good morning, Miss 'Jim,' " he added as Miss Duryea appeared. "We're having a convention to discuss the faithlessness of human kind."

"Then I've a word on the other side," returned the girl. "I met Miss Wynter next door — I was only prowling around like a spy — and she was almost in tears. 'Don't think I'm purchasing, my dear,' she said. 'My word is given. I would rather lose all my boarders than forfeit my word. But, oh, my dear, just look at these prices! If I could only do it we could paint the house this year. And it needs it so!' It was quite pitiful."

"I'm glad you told me that," said B. Jones. "I'll release Miss Wynter." The girl gave him such a glance as few butchers get in the way of trade. "As for our poor old friend, Mr. Simms, I'll undertake to see that he sticks to the Trust store though he wouldn't stick to us."

"I'd like to see it done," cried Mrs. Jack, viciously, as she and her friend "Jim" passed out of the door. "Of course you know that Mrs. Billy Wheeler has been buying there. But only extras, she swears."

"Almost time for our object lesson, Phil," said B. Jones when they were left alone. "About next week, I guess. They're beginning to fall away fast."

IV

On a Monday morning the doors of the New Shop opened not. B. Jones was not to be found within its portals. No wares were to be seen upon its counters; all the stock had been disposed of at beneficently cheap prices to the struggling local dealers. Hadgett wired Chicago a jubilant paean of victory.

Hiatus cockalorum smudge,

returned the Trust.

Therein, cryptically outlined, lay the Trust's vital error; the very error upon which B. Jones had counted when he closed his doors. In two weeks, by three leaps, prices at "The Beefery" were not only back to the original Trust schedule but considerably higher. Burnham was to be punished for its contumacy. Burnham didn't take to it kindly. With the high spirits of good feeding, the proletariate proceeded to mob "The Beefery." Mayor Brent cheerfully contributed police to save it. Patrons of the departed and lamented New Shop scattered to various marts of trade; the kindly Burnham air was full of accusations and recriminations. Everybody accused his neighbor of killing the auriferous goose; old Paul Simms was jeered on the streets. Then, after a three weeks' recess, the New Shop reopened without any fuss or flurry, and B. Jones, beaming at the old stand, offered the old reduced prices. His window displayed this classic strain:

For Meats may Rise, or Meats May Fall,
Our Rates Remain for Ever.

How effective the object lesson had been was evinced in the enthusiasm with which the pledge-signers rallied to the recrudescent B. Jones. The Trust had pointed the moral "in letters a mile high," as Mrs. Jack put it. It was this: Stick to the independent shop through high prices or low, or the Trust gobbleuns'll git yer in the end. The New Shop's advertisement in the local papers read:

OUR LEADER THIS WEEK

FATTED CALF

SPECIAL INDUCEMENT TO PRODIGALS
RETURN IN TIME

THE NEW SHOP

Fatted calf sufficient for all the prodigals there was, save only one. Old Simms, slithering in with his apologetic giggle of, "Business is business, you know, Jones, my boy; I've come back," was met by Jones with a hearty:

"Glad to see you, Mr. Simms. Hereafter you'll get special cuts" (Simms beamed) "and you'll pay 10 per cent above Trust prices."

Simms groaned. "What for?" he demanded.

"Because you're a Horrible Example. Try next door."

Simms did, and very lonely he found it, for "The Beefery" had become a desert waste in the midst of which Hadgett, with suffering eyes, beheld his own diminished trade feed the prosperity of his rival next door. His message to his masters was fairly wailful.

Circumspect alluring earthquake,

came their wire in reply. "Drunk again," commented the telegraph operator. How could he know that it was Hadgett's recall? That gentleman packed his trunk and Burnham knew him no more. He left a lone butcher in charge.

Then out of Chicago came the mighty Aborn himself. He did not go near the butcher shop. He went to the hotel and sent for the lone butcher. That same evening he was mystified and enraged by the advent of a local reporter who seemed to know all about him, and who wanted an interview on what the Meat Trust was going to do next. He didn't get it; but the indications appeared promptly.

"The Beefery" advertised a cut in prices that went deeper than Hadgett's double reduction. Aborn was no half-way man.

Again those empty spaces were filled with a surging crowd. The "special agent" had never seen such a boom. What a business town Burnham was, indeed! What possibilities there! — if only he weren't selling at a loss! Whereas the New Shop next door was thriving prosperously at prices nearly twice as high. Passing the Trust shop one day he overheard one man say to another:

"Great thing for Burnham, this scrap! There isn't a poor man's dog in town need go without his bone, every day. And it's all on account of this fellow Jones."

"*We* don't even get the credit of it," mused Aborn, deeply wounded at such injustice. A sudden thought struck him. "I'll get this fellow, Jones," he said. He was now in front of the New Shop. One of its windows flaunted the placard:

After you've tried the other
You'll return to our muttons.
They're cheaper in the long run,
And at least as good.

"Muttons," sniffed Aborn contemptuously. "Who ever saw 'muttons' in a retail store? That shows how much those folks know about the business."

He turned to the other window to face the inquiry:

How's your liver?
If there's anything wrong with it
Try some of ours. Direct from
The calf to the customer, twelve cents per pound.

Aborn walked inside. Serenely concealed behind his envelopment of yellow beard, B. Jones, white-aproned and elbow-sleeved, greeted him professionally. There were some very fine sweetbreads in that morning; or would he prefer an extra cut of porterhouse, or some genuine corn-fed pork? "The kind you don't often see nowadays," said B. Jones persuasively.

No; the visitor had come to talk business. Was Mr. B. Jones the manager of the shop? He was. Who was his principal?

B. Jones smiled. Unrebuffed, Aborn smiled also, and inquired what pay B. Jones received. By the plainly perceptible part of an inch the managerial expression of amusement broadened. The managerial silence deepened.

"So," said Aborn. "Now here it is. I represent certain Chicago meat interests. We've watched you here. You're smart; oh, you're smart! I ain't denying that. But you can't last." His voice rose to a formidable pitch; his eyes glared from out the rolls of empurpled fat. "Get that in your head. We'll smash you. We'll smash you if we have to give away meat."

"I'll trade with you myself when that time comes," remarked B. Jones. The other cooled down suddenly.

"We've got room for men of your sort. Now, will you tell me what you're getting?"

"Twenty dollars a week," said Jones. It was what he allowed himself on the books. Since the successful reopening he'd been thinking of raising his salary to thirty dollars. "Hope I haven't delayed it too long," he thought to himself humorously. "They might overbid me for myself."

"I'll make it thirty-five dollars," said Aborn impressively. "Start in next Monday as our manager."

"Yes, and how long would it last?" cried B. Jones. "I'd quit a sure job here, and as soon as you put this place out of business you'd fire me." B. Jones shook a cunning head. "Not for me," he said.

"Thirty-five a week," repeated Aborn with deliberation. "It's big money for a feller like you. Think it over."

"Not for a hundred," retorted the other with a sudden change of tone. This was too much for the violent Aborn.

"You fool!" he bellowed. "You—you——"

B. Jones's heel had come off the ground. His right foot slid back and his knees were supplely bent. Not twice was he to be caught unawares. But Aborn was concerned now with words, not with deeds, and he couldn't find a sufficient one.

"Don't say anything you'll be sorry for," warned Jones quickly. "How long shall you be in town?"

"Till I see you beggin' a job," retorted the other savagely.

"Quite a stay. Shouldn't be surprised if you thought better of it. Anyhow, drop in now and then. Always glad to receive the trade."

"I'll see you in—" Aborn's speech stopped suddenly as Brent, whom he knew by sight and repute, came in. B. Jones promptly introduced Aborn to the Mayor. "I've particular reasons for wishing to keep Mr. Aborn here in town to see the end of an experiment," he explained to Brent.

"That's his backer," thought Aborn, and was painfully polite.

For once Aborn found manners to be their own reward, for Brent, taking B. Jones's tip, drove the special agent up to the Country Club for the afternoon. Next morning he reported with a wry face to the butcher.

"You should have heard him pump me about the meat business. I advanced the theory that sweetbreads grow on chickens, and that everything in the cow line except the tail is sirloin steak. He thinks I'm an idiot. But he isn't exactly what you'd call popular at the club. He pulled a flask on the Reverend Dr. Small. He talks about diamonds—and gambling—and women, you know; the smoking-room kind of talk. Buttonholed Colonel Kent on the veranda and turned loose a few 'new ones' on him. As soon as he could break away, the Colonel made for the showers. Said he needed a bath after associating with Aborn, and threatened to report the responsible member to the Governors."

"If you'll hold him through this week," pleaded B. Jones, "I'll close the game."

"How's that?"

"Aborn will be going away over Sunday. He told me so. I'll see him off at the train. And I don't think he'll come back."

For the rest of that week Brent, as he expressed it, played tame Dago to Cherub Jones's wild bear. On Saturday evening he accompanied Jones to the train to see Aborn off. That gentleman appeared carrying two grips, and explained with a highly objectionable wink that he was only off for a little pleasure trip.

"When are you coming back, Mr. Aborn?" asked B. Jones.

"In a couple of days — if it'll do you any good," replied the other.

"It won't. It would do me more good, and Burnham, too, if you never came back at all."

The special agent glared.

"In fact, you'd better not. You can't do any business here."

"*WE can't do any business here!*" It was fairly a yelp.

"Precisely. Hadn't you begun to find it out? You don't know how. I've got the market. I've got the goods. I've got a trade that won't desert me. You can drop prices till your cattle bite you, but my customers will stick."

Aborn blinked stupidly. B. Jones rapidly unfolded his scheme. He explained the whole mechanism, while the other's lower jaw sagged.

"But folks won't pay higher prices when they can buy for lower," he protested feebly, quite dazed by his opponent's plan.

"They will when they see through such dealings as 'We' have always practiced. Besides, there's another element; one that you've never reckoned on. It's called honor. Ever hear of it?"

The special agent gulped.

"No; I thought not. That's what's beaten you. It'll beat any Trust of your kind, any where, any time. But it doesn't exist in business, except in a few places. My scheme wouldn't work in your Chicago. New York would laugh it to death in a week. Burnham's old-fashioned. To win here you'd have to fight us with our own weapons. You haven't got the weapons; and if you had, you wouldn't know how to use them."

"It's cost you a pile of money, anyhow," snarled the other with a gleam of malevolence.

"Up to the time you closed us, I was even. That cost me about a thousand dollars. Since then my profits are more than $500. You've paid me in excess rent — you didn't know that you'd been renting your store of me — in *excess* rent, mind you, $600. I'm more than $100 to the good in cash, and I've had a million dollars' worth of satisfaction out of your 'We.'"

Memory and suspicion began to merge in the stupefied brain of Aborn.

"I thought you was a butcher," he said, raising his voice above the rumble of the approaching train.

"So I am; a practical one. Enough to teach you a lesson as per program. Let me tell you what your 'We' has been doing for Burnham. For six months you have fed a city below cost. You've given the working-man such meat as he didn't know existed. To the very poor you've opened the flesh-pots of Egypt. At your expense our local death rate has gone down a point since 'The Beefery' opened. At your expense again, you've painted Miss Wynter's house. You've helped the hospital and the Country Club out of debt. You've increased general prosperity — at the expense of 'We.' For once 'We', the Trust, has been a public benefactor. And it's cost 'em money. Tell 'em so with my compliments. In recognition of their humane and valuable services I hereby present you, as their agent, with this well-earned decoration."

Gently propelling the flaccid Aborn up the car steps, he thrust into the fat hand a somewhat worn but still brilliant motto in red and blue:

FEED MY LAMBS

The train rumbled away.

"Say," observed the brakeman to the conductor. "Spot the guy that got on at Burn'm. He's sittin' there gogglin' and gappin' at a kid's picture-card perfectly foolish. Blame' if I don't think he's gone dotty."

Photograph by Underwood & Underwood

QUEEN VICTORIA OF SPAIN

"She is an extremely pretty girl, with hair of 'guinea gold' which she wears charmingly in waves and soft coils. She has beautiful dark brows and lashes, and violet eyes which seem dark in contrast with her yellow hair"

A ROYAL ROMANCE

BY

C. N. AND A. M. WILLIAMSON

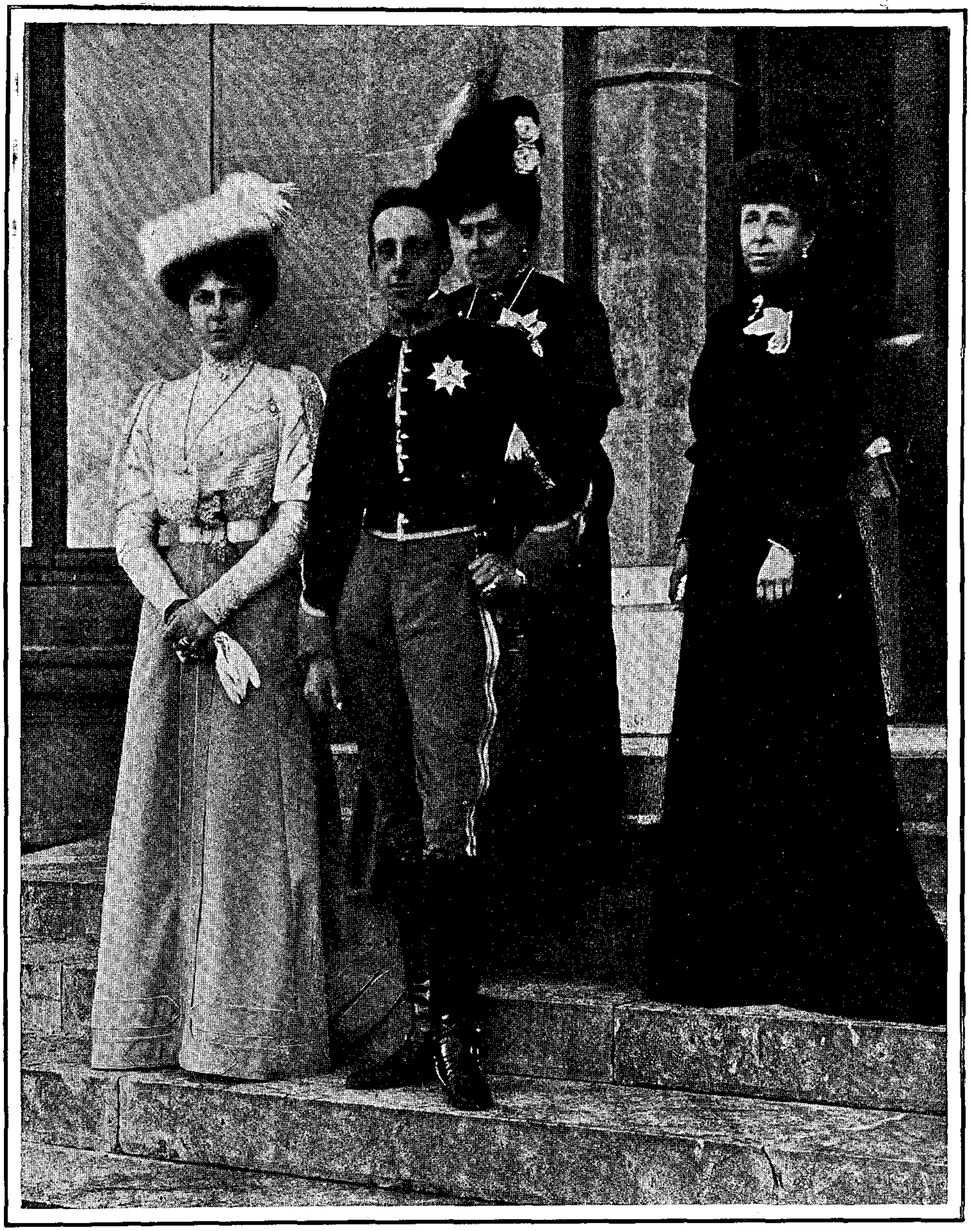
AUTHORS OF "MY FRIEND THE CHAUFFEUR"

ILLUSTRATED WITH PHOTOGRAPHS

MOST Royal Romances are made to order, and exist merely in the mind of the journalist whose duty it is to impress upon a sentimental public the fact that a certain prince has fallen in love with a certain princess whom he is about to marry.

As said witty Princess Victoria (sole unmarried daughter of King Edward and Queen Alexandra), "Most of us marry because it's convenient. Alfonso and Ena are marrying because it's inconvenient."

This way of putting it is a merry exaggeration. But, as a matter of fact, none of the powers wished Alfonso XIII and Princess Victoria Eugenie of Battenberg to make a match; and there is where the Romance begins.



THE YOUNG COUPLE AND THEIR MOTHERS-IN-LAW, THE PRINCESS HENRY OF BATTENBERG AND THE DOWAGER QUEEN CHRISTINA

This marriage upset the matrimonial plans of both Queen Christina and Princess Henry, but King Alfonso's determination and delightful personality won the day and reconciled every one

Naturally, Queen Christina (an Austrian of the Austrians) would have preferred that her son marry a very Catholic Austrian princess. Indeed, she had one carefully picked out, and an understudy or two ready to fill the part, in case the first choice should fail to please. Her own marriage had been one of convenience; but the boy, brought up so carefully by his mother, had a surprising individuality of his own which nobody had counted upon — despite signs of firmness of character, not to say obstinacy, in childhood.

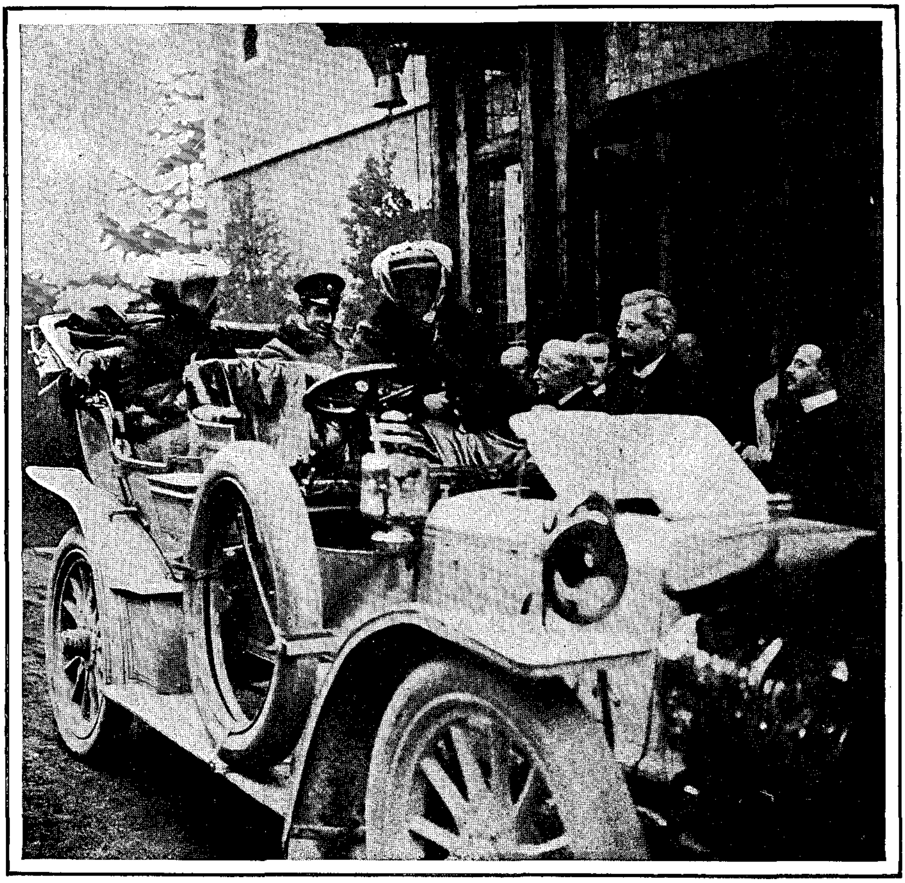
Sensational journalists have announced that the King of Spain was extremely eccentric, if not deficient in intellect; but exactly the opposite is true. He is exceedingly clever, though too impatient of restraint to be much of a student. He bids fair, as his character develops with experience, to show his mother's diplomatic tact, mingled with an engaging impulsiveness all his own, which wins hearts as she never could. He is quick to make decisions, is really interested in the welfare of his people, and his selfishness is merely the selfishness of high-spirited youth, eager to do everything that is really worth doing. He is easily moved through his affections, though it is all but impossible to influence him in any other way except through his sense of justice. The King has a boyish fashion of imposing his own will on every one around him. He does this so gaily, so smilingly (if not in one of his "somber moods of pride") that even people who have decided to oppose him find themselves pleased that he should do as he likes.

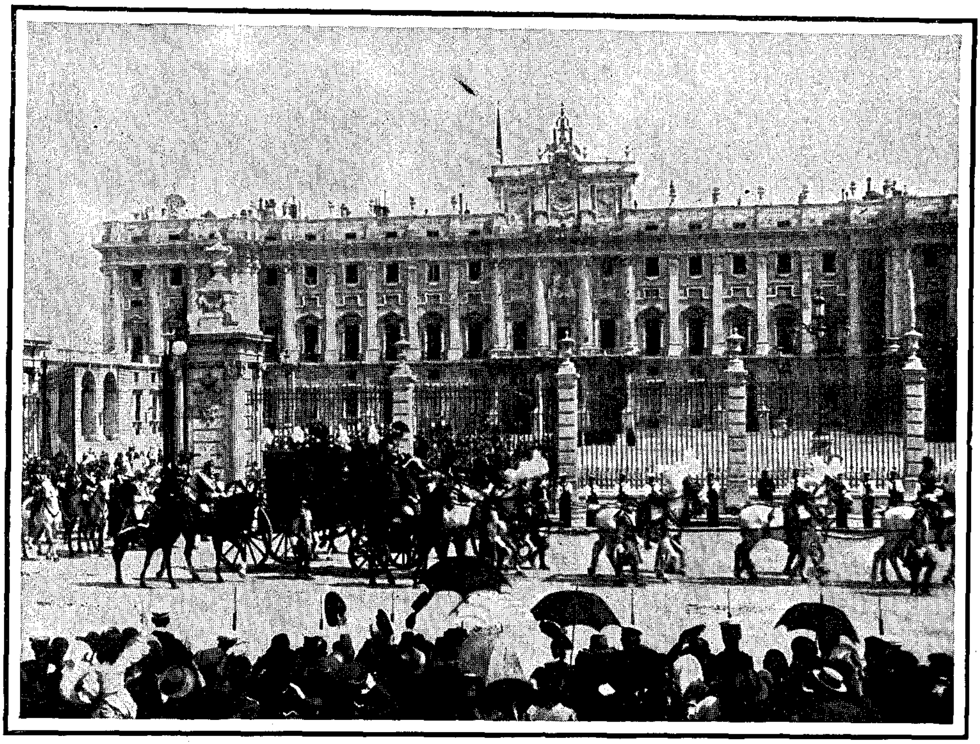
"What, marry her nose to my Hapsburg mouth! It would be a crime," was his remark to an intimate friend, concerning an Austrian princess. No other on the list pleased him better; and the two or three possible German candidates were crossed off in the same way. "I want to be happy, and then I shall know how to make others happy," he said to the same friend of his youth.

It was at this period that he took a fancy to things English, which for some years had not been quite the fashion in Spain. He

THE KING AND PRINCESS ENA AT VILLA MOURISCOT

"The young King has been called 'the demon motorist,' because when he drives an automobile he forgets everything but the wild joy of speed, and it is necessary to clear the way for him before he starts"





Photograph by Underwood & Underwood

THE WEDDING PROCESSION LEAVING THE ROYAL PALACE

The royal couple driving to the church in the state coach, drawn by eight white horses. The "Coche de la Corona," bears the arms of Spain and Naples, having been constructed for Marie Christina of Naples, the Queen of Fernando VII, about 1813. Supporting the royal crown on the top are two golden globes that symbolize the rule of Spain in the Old and New world

went in for motoring, hunting, cricket, and tennis; and was so far interested in America that he engaged a young American of his own age to teach him American slang, at which he became so adept that he used greatly to astonish his friends. This put it in the minds of those nearest him, that, since it would be well for the dynasty that the King should soon marry, an English princess might be to his taste.

The matter was informally discussed, as such matters are when a Royal match is to be made, and in the end it was arranged that, when King Alfonso paid a proposed visit to England, he and Princess Victoria of Connaught should meet and see what they thought of each other.

Of course they had seen each other's photographs, though nothing had been said to the Princess of the plan. As she had never seen the King himself, with his illuminating smile, his humorous eyes, intellectual forehead, and the chin which as a child he kept "pinching into shape" to make it resemble that of Philip IV, she judged him very ugly. She is well dressed and smart, with the air of being pretty, and the King was prepared to admire her. All bade fair to go smoothly. When the King went to England, a party was arranged in honor of the Royal visitor. All the princesses from far and near had to be invited, Princess Ena among others — nobody thought of her as a possible danger.

To be sure, she is an extremely pretty girl, with hair of "guinea gold," which she wears charmingly in waves and soft coils. She has beautiful dark brows and lashes, and violet eyes which seem dark in contrast with her yellow hair. Besides all this, her complexion is as perfect as roses and cream; and she has the high spirits of her father, Prince Henry of Battenberg, whom Queen Victoria used to call "Our Sunshine." But then she was not, until after her engagement, a Royal Highness, as the Princes of

Battenberg were the children of a morganatic marriage; and Prince Henry would not have been allowed to marry Queen Victoria's daughter had he not bribed his Royal mother-in-law by promising to live always with her.

Princess Ena had been greatly admired on her presentation at Court only a few months before the King of Spain's arrival, when she was not yet eighteen; but she was not to be thought of as a match for a King. It was supposed, when the time came for her to marry, that some German princeling would be found, who would be glad enough to marry such a pretty girl, made an heiress by her rich and devoted godmother, the ex-Empress Eugenie. She had traveled nowhere, had seen nothing, and was still the tomboy who had been the chum and willing slave of her brothers.

So she was asked to the party, to be a figure in the background, while another more fortunate princess played leading lady. She is a shy girl, rather self-conscious with strangers, like her mother, who has a most undeserved reputation for haughtiness. She was eager to meet the King, because of the great interest she had taken since childhood in Spanish history. To please her godmother she had studied Spanish, and she admitted to a friend that she looked forward to seeing the King. But since it was as the King of Spain, not as a young man and a possible husband, that she thought of him, she was perfectly natural and unembarrassed on meeting him.

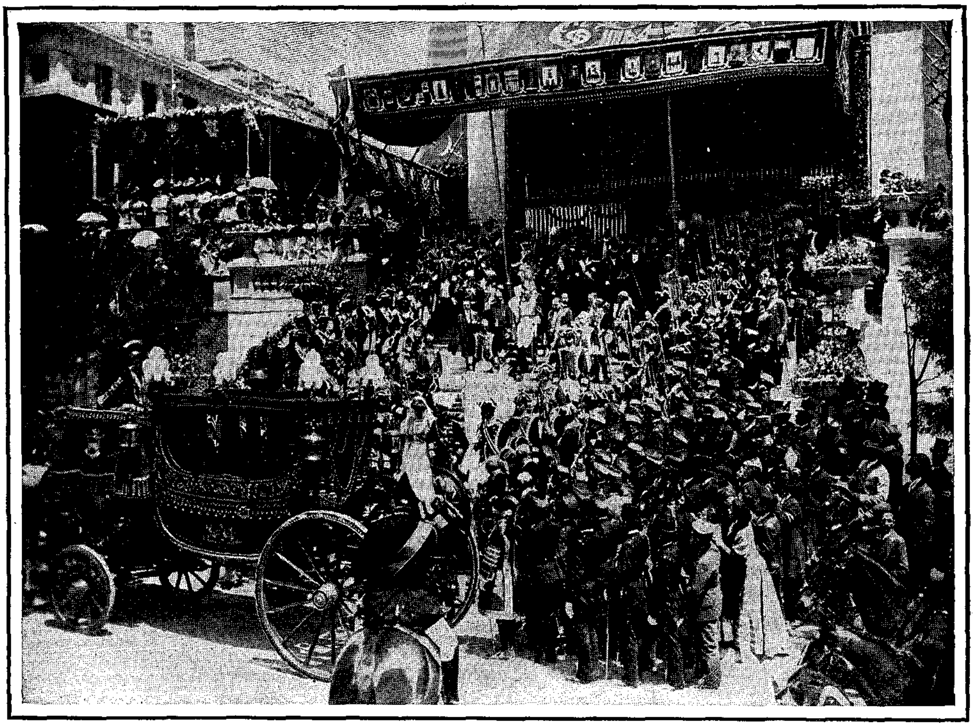
"Who is that?" asked the King, at first sight of Princess Ena, looking at her very intently. When he was told, he did not rest until he had been introduced, and was able to talk to her.

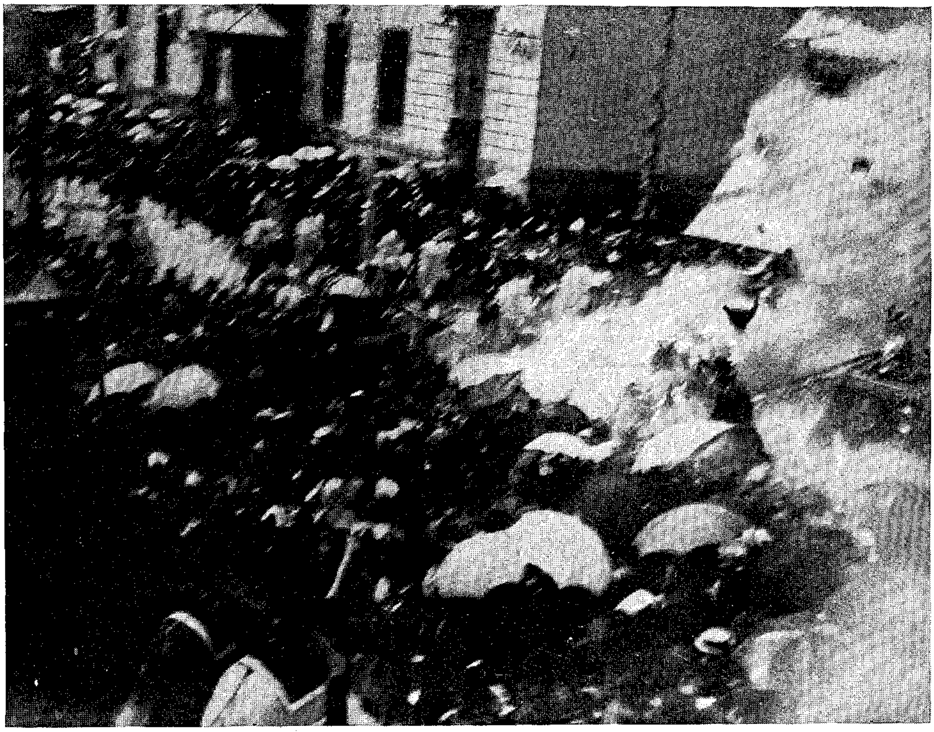
Before an hour had passed, every one foresaw what was going to happen — every one but Princess Ena herself. "How nice he is to talk to," she said to her most intimate friend, a charming English princess. "And what a nice smile he has. I did like to make him laugh."

THE WEDDING PARTY LEAVING THE CHURCH OF SAN GERONIMO

A broad flight of stairs was built to take the place of the former narrow entrance. Above was stretched a wonderful crimson canopy, embroidered with the arms of the Spanish Provinces. The stairway itself was banked with white carnations, roses, pale blue irises, and corn flowers

Photograph by Underwood & Underwood





Photograph by Underwood & Underwood

A REMARKABLE PHOTOGRAPH TAKEN JUST AT THE INSTANT THE BOMB EXPLODED

After that, King Alfonso did not lose a day in letting King Edward and King Edward's sister, Princess Henry of Battenberg, know what was in his mind. His mother, Queen Christina, was also communicated with. He soon found that on all sides there was opposition to his wishes.

Queen Christina had her heart set on a ready-made Catholic daughter-in-law, and besides it was clear that to marry Princess Ena would be a misalliance for the young King. King Edward did not wish his niece to enter a family which was not pleased to receive her; and Princess Henry disliked her only daughter being forced to adopt the Catholic religion.

One friend at Court the Royal lover had, however — Empress Eugenie, who was delighted with the idea of the marriage, for which she had already longed, without believing that it could take place. As she had ardently desired Princess Beatrice to marry the Prince Imperial, she had always felt an especial interest in the children of her widowed favorite.

In a few weeks, by sheer force of will, the young man of twenty had got his way, and had permission to propose to Princess Ena. By this time, the girl well knew what was in the air, though nothing definite had been said to her; and she was chaffed by her brothers, because she had always insisted that she would marry a "dark man or no one," and she "wished it might be a king."

A visit was arranged for her and her mother to Princess Frederica of Hanover (who herself made one of the most romantic marriages on record) at the Villa Mouriscot, close to Biarritz; and it was there that King Alfonso was formally accepted.

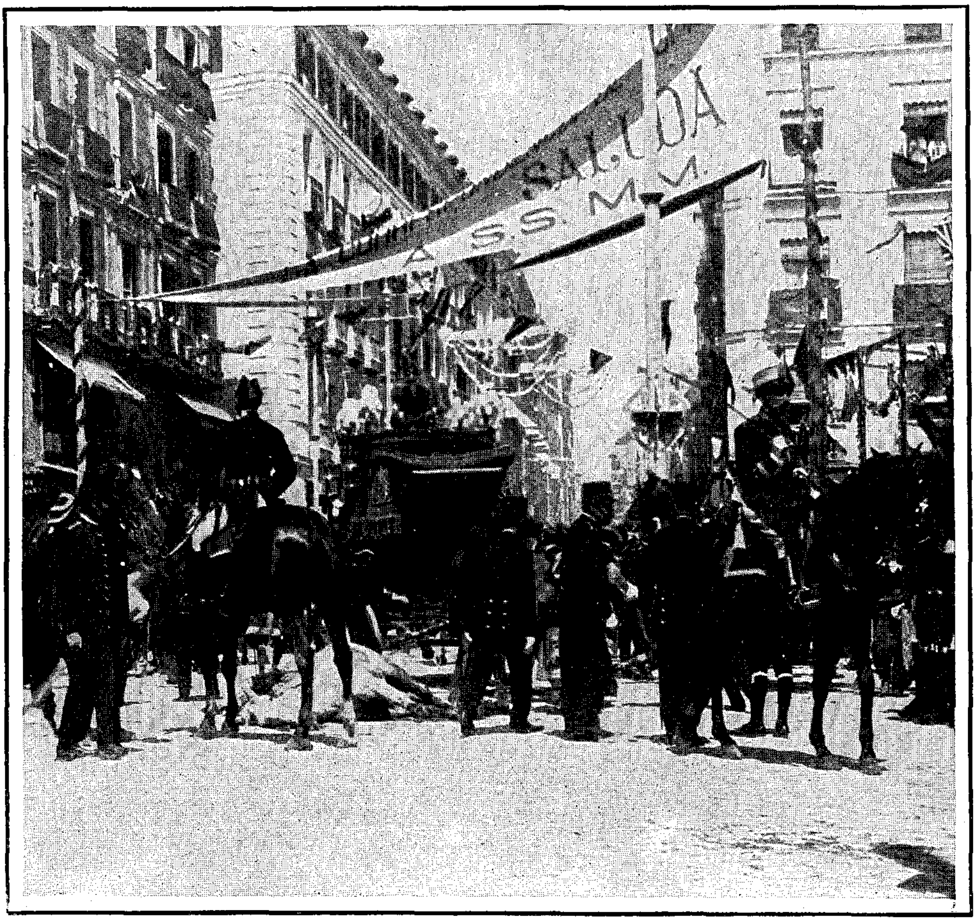
The young King has been called "the demon motorist," because when he drives an automobile he forgets everything but the wild joy of speed, and it is necessary to clear the way for him before he starts. "Remember, your Majesty, if *you* have no wife and family, we *have*," said one of his friends who traveled with him from Madrid to meet Princess Ena at Biarritz. Each morning at eight o'clock he left the Villa

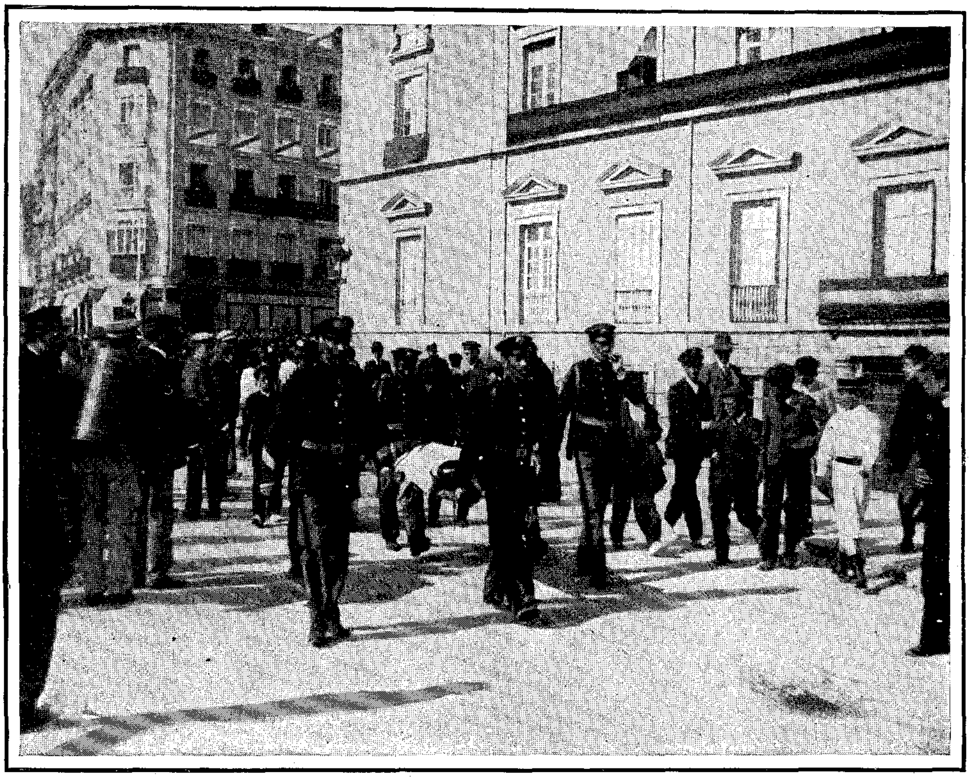
Miramar at San Sebastian (where he lived during his fiancée's stay across the border), to motor to the Villa Mouriscot. At his rate of speed, the journey took exactly an hour. Having arrived, the King would make a round of the jewelry shops, flower shops, and sweet shops, choosing something himself at each place. He would wash off the dust of travel at the Hotel du Palais (where he kept a suite of rooms) and then, armed with his offerings, would hurry to the Villa Mouriscot. The Royal lovers usually spent the whole day together, and though they were invariably well chaperoned, Spanish people of the old-fashioned sort lifted their eyebrows at such a modern courtship. It was *infra dig*, said they, and a shocking thing that the fiancées should be photographed with their hands clasped together. King Alfonso only laughed at such frumpish criticisms. He stopped all day and every day at the Villa Mouriscot; dressed for dinner at the Hotel du Palais, flew back to dine with the three Princesses; stayed till eleven o'clock, and then gaily motored off to the Royal villa at San Sebastian — where, by the way, as bride and groom the Royal pair will spend much of this summer and early autumn.

It was during this happy visit at Biarritz that an amusing little incident took place. Princess Beatrice was reminding the King of his first visit to England, as a very small boy, and how he turned somersaults one evening before being sent to bed. Queen Victoria had laughed heartily, and had exclaimed, "We ought to try and arrange it that he shall be my grandson some day."

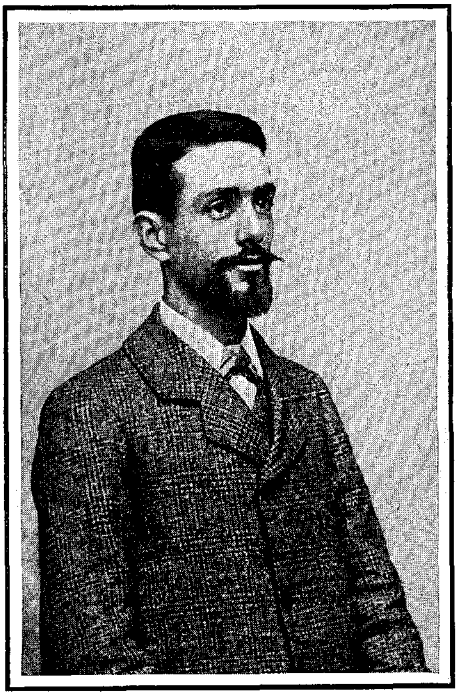
SCENE IN THE CALLE MAYOR JUST AFTER THE EXPLOSION, SHOWING THE WRECKED STATE COACH

Photograph by Underwood & Underwood





BEARING AWAY THE BODIES OF THOSE KILLED BY THE BOMB



Photographs by Underwood & Underwood

MATEO MORALES

Who threw the bomb and later committed suicide

"I can turn very nice somersaults still," said the King (who speaks excellent English), and he suited the action to the word, much to the delight of the Princess.

Afterwards, when she had gone with her mother to Paris, he appeared quite unexpectedly at Versailles, and surprised the princesses. "I don't know how it is, but I cannot keep away," he explained. He had traveled strictly incognito, and remained only twelve hours.

Later, in Madrid, he received a letter from his betrothed, in answer to one from him telling of renovations he had been making in a castle and glorious garden of Southern Spain, where he hoped that they might spend part of their honeymoon. "How I long to see a big orange tree actually growing and blossoming out of doors," said Princess Ena, in her reply. And that same day the King had a large orange tree in full blossom dug up, placed in a great tub, well covered, and sent to Versailles on a railway truck by "*grande vitesse*." This tree the Princess duly planted in the garden at Versailles; but wrote to the King, "It was nicer planting out pine trees when we were together at the Villa Mouriscot."

During his trip to the Canary Islands, King Alfonso sent a long telegram to his bride-elect every day; and in one he said: "I am keeping that promise to be more careful of myself." (The promise in question, by the way, was given at Biarritz, apropos of his demoniacal motoring.)

Two large boxes full of presents from the Canaries accompanied the King on his flying visit to England, which he made directly after landing in Spain and attending the grand ceremonies of Holy Week in Seville. Also he took the Princess a number of heirlooms, gifts from himself as well as from his mother, who is more than resigned now to welcoming her daughter-in-law.

"I am never so happy as when I am giving her a present," the King told a friend. And when one day in the Isle of Wight, an old peasant (mistaking him for an ordinary individual) remarked that the Princess Ena was a very pretty girl, he answered: "Yes, I've seen her. She is the prettiest girl there is and will make a glorious queen."

He was not content until his fiancée had shown him the corner of the garden which had been her favorite playing place as a child; the spot where she once had a dangerous fall from her pony; her pet window of the nursery; her battered toys. And he asked to be taken to call upon her old nurse, to whom he carried a gift and said so many kind things that the poor woman broke into tears, in the midst of her smiles.

The wedding-dress of a Spanish Queen must, according to ancient custom, be dedicated to the Virgin within a couple of hours after the marriage; also it must be woven and made in Spain; and it, as well as five other splendid dresses for State occasions, must be the gift of the bridegroom. So even the trousseau formed part of this Royal Romance; and when the Court jeweler came from Madrid during the King's visit to the Isle of Wight, to measure Princess Ena's head for her new diamond crown, the Royal lover himself made a little poem in honor of the pretty scene, which he read to his fiancée when it was over.

Several dresses of the trousseau were designed by the King himself, and others were made especially to suit his taste. "Do have plenty of blue things," he said. "I like those tight dresses without belts," was another chance remark; therefore there was much blue in the trousseau and two or three princess gowns. The King likes to see his bride in "picture hats," so she has very few others, except for traveling; and he is delighted that she looks particularly well in a mantilla. The Spanish people are charmed with their young Queen's very foreign type of beauty.

The Queen, too, finds much that is enchanting in her new people. She traveled little in her girlhood, and the color and picturesqueness of Spain laid hold upon her fancy from that brilliant twenty-sixth day of May when she arrived at El Pardo in a carriage banked with flowers, and all Madrid, waving fans and flying red and yellow flags, went out to the suburbs to welcome her.

She came from her own land escorted by the King's body-guard, her relatives, and those of the King, to await her marriage morning at El Pardo where all Spanish Royal brides must rest for the few last days before the wedding.

It was there that the Royal bride granted a brief personal interview.

She was with her mother, Princess Henry of Battenberg, in a room especially fitted up as a boudoir for her, during the six nights and five days between the time of her arrival and her marriage, and though she had had a long journey, with many excitements, she looked as fresh as the rose tucked into the bodice of her embroidered white muslin dress.

She had just finished breakfasting with the King who had motored out from the Palace in Madrid in his favorite open automobile to say "good-morning." He had gone to discuss coming arrangements with various high officials, and I had caught one glimpse of him as he flashed away, smiling, and evidently excited.

In speaking of her good-by to England, the Princess said:

"All my most intimate girl friends dined with me a few nights ago, and I invited them to my wedding. Some of them are coming, I hope. And I shall have one Englishwoman to attend upon me, though all the rest will be Spanish, according to the rule. But luckily, I'm getting on very well with the language. I learned a little a long time ago to please my godmother, the Empress Eugenie, whom I have always loved dearly. I'm afraid I didn't work very hard, however, till a few months ago, when I began in earnest. Now, if people don't talk too fast, I understand everything. I have to ask them to talk slowly, and I hesitate myself a little. The

King speaks English wonderfully, but I like all our conversations to be in Spanish, now."

"I have heard something about your father, Prince Henry, having written you a letter before his death, prophesying that you would come to Spain one day."

"Oh, it wasn't exactly that. Still, it was rather strange. The only letter I have from him was written from Spain, and he said that if I could see it, as he wished I could, I would love it. That was a true prophecy."

"Was it ever foretold by a fortune-teller that you would marry a King?"

"Only by a friend of mine, who was doing my hand for me; and looking in a teacup. She said that I would be on a throne; though I didn't think anything about it, until after my betrothal. But it was quite odd about the King. When he went to Granada some time ago, and visited the Sacre Marte, they wanted him to kiss a stone in one of the underground caves, which is supposed to insure your marriage within a year. He refused at first, because he said that he wouldn't be able to choose a wife because of being in love, so he would prefer not to lose his liberty so soon. But finally he consented to please them; and not long afterwards, we met. Now he says he is very glad he kissed the stone. He is going to show it to me next year, I hope. I've always wanted to see the Alhambra."

"Aren't you anxious to see Madrid and the palace there, where you will spend so much of your life?"

"I quite long to go. But you know, it's not the custom until after the wedding. I'm supposed to stop quietly here till early on the morning of the thirty-first. However, the King says I may go if I like, incognita. And in case I should wish to, he's sending several motor-cars with the chauffeurs in plain-clothes, and he says he will take me to see the museums. But we're not sure that it will be best. People would be sure to recognize us. And anyway, the palace is to be a surprise, and I would drive past, if I went into town."

"You must have seen photographs of it?"

"The King sent me some. And I've chosen all the hangings and everything for my own rooms, from samples he sent. He is wonderful, it seems to me. He thinks of everything that I would like, without being told. Perhaps that's because, when he was small, he was so constantly with his mother. It's made him thoughtful and considerate of women. My mother has noticed that, too. And my uncle and aunt, King Edward and Queen Alexandra, spoke of it. They took a great fancy to him."

"We heard that he sent you telegrams every day when you were separated, after your engagement."

"Oh, and flowers, too. There has never been a day without them. All these are from him"— and she waved her hand round the room, which was sweet with red and yellow roses — Spanish colors — white lilacs, and Annunciation lilies.

"Is it true that you haven't seen your wedding-dress yet?"

"Quite true, for it's been made in Madrid; and I wasn't to have seen it till next Thursday morning, but the King is having it sent out on Monday, for my mother and me to look at, as it will be given to the Virgin — *la Paloria* — as soon as I take it off after my wedding. I have seen a photograph of it, though, and it must be very pretty, all embroidered with silver roses. I suppose it will be rather heavy."

"Shall you have your photograph taken in it?"

"I don't know. The King has spoken of it. Perhaps it can be managed. I'm to dress at the Ministry of Marine, in a room which is being made ready, and the King is sending some very pretty gold toilet things, I believe. I hope I may have them to keep afterwards, to remember the day. I was to have dressed at the palace of his aunt, the Infanta Isabel, but it seems it would be too difficult for the coaches to turn there. She was very kind to offer. I quite long to see those coaches. People say they're so interesting, almost like something in a fairy story."

When King Alfonso was a child, and was first taken to see a bull fight, he cried bitterly over the cruel fate of the horses; and though for the sake of popularity he attends the tragic spectacle adored by his subjects, he is said to have confided to Princess Ena that he does not like it. Neither will she like it; that is almost certain, and as both are fond of music, and fond of all wholesome, out-of-door sports, by and by — slowly but surely — this Royal Romance, so pleasant in itself, may, among other good results, bring sunshine out of shadow for a whole great people.

THE pretty, modest little princess who left her sheltered home and her childish toys, so gaily and so happily, to become Spain's Queen, has found already that being a Queen means something more than receiving graciously the plaudits of an affectionate populace. Hardly had the newly-made crown of diamonds been put upon her golden head before she was brought face to face, in a most tragic way, with the fact that the duties of her new position would require the greatest of courage and self-sacrifice, and that her life would be constantly in danger even from the subjects she would be doing her best to serve. Scarcely anything in recent history has been more dramatic than the attempt to assassinate the young couple on their wedding-day. The anarchists try to get a fine stage-setting for their crimes, and in this instance they had everything they could wish. Madrid was *en fête* as it had never been before, crowded not only with subjects of the young Queen, but with people from all over the world. The ceremonies of marriage had just been completed, with all the regal splendor of the ancient Spanish forms, in the Church of San Geronimo, and the wedding procession was winding through the gorgeously decorated streets of Madrid which swarmed with people shouting their joy over the marriage and greeting with ecstasy their new and pretty Queen. The Royal couple were seated in the historic state coach, one of those about which Princess Ena had so much curiosity.

The procession had halted in the Calle Mayor, just a short distance from the plaza of the palace, when a bouquet containing a bomb was thrown from a top balcony at No. 88, falling just between the royal coach and the hindmost pair of horses. The infernal machine as it fell was deflected by a telegraph-wire, and to this the young King and Queen owe their lives. The explosion shattered the coach, killed a number of the escort and many of the horses, and scattered death and destruction through the crowd that packed the roadway. Alfonso and his bride were not injured, though a small piece of the bomb struck him, and he was saved from injury only by a thick golden chain he was wearing. In this tragic moment the Queen was unexpectedly brave. Alfonso showed kingly courage and also much of the impulsiveness with which Mr. and Mrs. Williamson credit him. He assured himself that Queen Ena was uninjured, helped her from the wrecked coach to a place of safety, and then, according to the reports of bystanders, rushed toward the door of the house in which the bomb had fallen, evidently with the purpose of avenging the outrage in person upon the perpetrator. He was restrained by the members of the escort, a new coach was brought, and the journey to the palace was continued.

So the wedding procession which had begun with so much gaiety ended in terror and tears. The strain of the situation proved at last too great for the little Queen, and notwithstanding the affectionate efforts of Alfonso, she broke down and wept, and, as all accounts have it, "the young King wept in sympathy." The young couple showed, however, in the following days of festivity, that they had lost neither their courage nor their faith in their subjects. The day after the attempt upon their lives they drove in an automobile in the streets of Madrid and even stopped before No. 88 Calle Mayor where the King pointed out to Queen Ena the balcony from which the bomb had been dropped.

The wedding-gown, with all its lace and silver embroidery, was dragged in the blood of the people who lay about Queen Ena, wounded and dying, as the King helped her from the shattered state coach. On the opposite side of the street from No. 88 is the Church of La Almudena, and it is to this church, instead of to the Church of La Paloria that the wedding-gown, stained as it is, will be given.

The crime at Madrid turned out to be the work of a Spaniard of good family, Mateo Morales by name. During the excitement Morales escaped in the costume of a workman, but was captured in the small village of Torrejon de Ardoz, about fifteen miles from Madrid.

He committed suicide after killing the gendarme who had arrested him.

This outrage, which all but turned a Royal Romance into a Royal Tragedy, took place after Mr. and Mrs. Williamson's article had been written and despatched to America.

YOUNG COREY'S CHANCE

BY

VIOLA ROSEBORO'

AUTHOR OF "THE JOYOUS HEART," ETC.

THE little far Western capital was become a scene of black shame. A whole people, a state, was being debauched, bought and sold like a woman of the streets, and men's faces, in the capital, in the hotels, in the shops, yes, and in the pulpits, showed their shame; the shame of the buyer, cold, furtive, eager, beneath its varied masks; the shame of the seller — ah, it was as varied as the masks; some of them were used to it; glad now to find such a singularly good market for their honor, relieved that the public opinion that had branded them in the past, was a thing of the past; — there were enough in the boat now to make its own public opinion; some were both frightened and elated, new to prostitution but new to its wages, too, and its wages here and now were good, often more than these men had ever dreamed of possessing in this world; some were dogged and dour; their heads held up because they held them up, their hot eyes hard and belligerent; mostly these were legislators whose bitter distresses were well-known; who came from mortgaged farms and bankrupt businesses; not predestined failures most of them, but strong enough fighting men, who had lost in the battle against circumstances — drought, shifting populations, the fall of silver, the settling of the cattle-ranges, the machinations of the beef trust; some of them were bitter, bitter as death, against a ruin forced upon them in the name of law and order. They had left behind them, one a sick wife, ill-cared for, another unschooled children, all debts and pinching needs; and now they had chosen a change of shames; fortunes, ten thousand, twenty thousand dollar fortunes were to be theirs, and their eyes were hot and belligerent and their heads held high — unless they were alone. Oh, many masks fell when men were alone, or thought they were, or forgot they were not, in those weeks in the little Western capital.

And for what were these hundreds of thousands of dollars, these great rolls of bills, five hundred and thousand dollar bills, shuttling from hand to hand? For what were law-makers being bought, and herded and branded, like cattle on the hoof? To buy a worn-out, tight-fisted, money-accident of a man a toy, and that toy was a seat in the Senate of the United States of America. He did not seek power; all he could ever know of power lay in the limitless wealth his mines poured in on him, but he was possessed to set this seal on the power of his money, to become a Senator; it was like a madness; he had been tight-fisted; a million dollars a month could not break down the stinginess of his nature, till this craze had reached its height; but now the flood was loose, limitless; gold was to flow until all who stood in his way were bought, or terrorized, or blackmailed, or debauched (for all the vices were his drilled servants) into submission; gold was the force behind all the methods.

But some men did not bear the mark of the beast, even then and there; some walked the streets uncowed, shamed for their country, but not for themselves, facing ruin, but in the deep righteous wrath of their hearts ready to dare more for their manhood and the land that bore them than did ever soldier on bloody fields; and yet others still fought the good fight with themselves, tempted, trapped, beset with sophistries from within and without, but not yet wrenched from their self-respect.

Corey, Jim Corey, flung himself out of a banging door into the empty hotel corridor, haggard, white, and stood, like a spent swimmer, wiping the sweat from his forehead. He was a brawny, masculine, good-looking fellow, with a rough-hewn, square-built, capable face, and strong deep-set gray eyes; they were red with excitement now. He was no grafter, but if he turned one he would play the game ably. If he turned one: by the build of him you would have said that being an honest man at twenty-eight he would not be easy to turn. Well, there were men now in the rooms along that corridor whose past lives were as clean, and whose jaws were as strong, whose price had been paid. Corey was not safe; his white face told that he knew he was not safe. He had never played a morally heroic part in the life behind him; he had no memories of honor's victories against odds, to lift him in this fight. This was his first trial by fire, and his heart was after all but a boy's heart for it, with a boy's weaknesses and only a boy's strength. And he wanted money, O God, how he wanted money! How he had scrimped and contrived and foregone under the pinch of poverty! He knew he would make, that he was a good lawyer, but the start was bitter hard sledding. The worst humiliation, the worst of everything was that he could not marry the girl who was waiting for him. Sometimes he had felt that she thought it strange he could not climb the ladder faster. She was teaching there in the town; she did not like to teach. The shrewd pleasant older man in there behind that door had offered him twenty thousand dollars for his vote, and had promised him law-business that would be the making of him even without the money. It was not the first time he had been "approached." In the last two days the activity of the market had reached its feverish height, and three men before this had talked, had sounded him — men didn't bother hinting about this business — and one had offered him ten thousand, and when he said he would never vote for "the old man," had told him to take it then and leave town, they would give him that much not to vote at all; the great bills had been held out to him. "We don't trust all these guys," this tempter had said, "don't give 'em all the cash till they've delivered the goods, but this is yours right now, if you say you'll go." Corey had said he would stay. But this last man was another story; this admirable, powerful lawyer, and delightful gentleman.

"Jimmy," he had said, "I don't want to fight your conscience, but I want you to understand things as they are in this case, and I want to do you a good turn if I can, and help you to get a home ready for that little girl of yours. I like to see the boys and girls get married." He did, too; Jimmy knew he was not shamming in his kindly interest. Then he told how this case was not like other cases, he appealed to Jimmy's party loyalty, for the "old man" was the state standard-bearer of Jimmy's party, God help it! He told how the election was sure, how "they," his side, had had to fight fire with fire, because the other side was so corrupt; he called on Jimmy to remember how fierce was the local partizanship for the "old man" in the capital, and the capital was Jimmy's immediate future hope in law, mighty little hope anywhere else.

"You can't put out your shingle here, you can't show your face in the streets, if you throw us down. It's friends or enemies to the death in this town now." He went on to show how the "old man" was personally a figurehead, he admitted that, but he was a figurehead that counted for the best interests of the state just then. "I don't ask you to vote against your conscience, my boy, but don't let academical notions drive you, either; vote for the policy that means the prosperity of the state, and then because the condition of things here is so extraordinary and others have had their reward, I'm not going to let you miss a little fortune that I can turn over to you as well as not, and that will do a deal more good in yours and especially in Jessica's hands, than where it is now."

You think this was all very feeble patter? You don't know what it was in that foul air; it was a drug to kill the stench for senses already, by necessity, growing custom-hardened. And he was kind, Jimmy knew it. It was testimony to the horrible influences long continued, the repeated debauches of unscrupulous contests that had poisoned a society remote from the big world's wholesome meddling, that this man was come to play the procurer. He had his wages; he must earn them, and he must make as little as he could of the shame of the traffic. For he was not innured to shame; and as a side-light on all this black pitiful business let it be told that this same man, when in due time open disgrace fell on him, refused to buy his meed of whitewash with perjury. He drew the line there; — one more instance in the endless flow of such of man's nobly inconsistent clutch for some "rag of honor," even at a great price, and even when all that could make it avail to save his face before men is gone.

Jim Corey had said, "No," had pushed $20,000 — there in cold cash — away from him, and had stridden out into the hall, there to falter with physical weakness and wipe the great sweat drops from his white face.

He wanted a respite, to get away from all this lure and battle and filth; he wanted to be comforted and forget awhile. He would go and see Jessica — school had been out an hour now. He met Jessica's pastor coming out of the gate; Jessica was a devoted little church-member, though given to what she understood to be dangerously liberal views. Jessica had that kind of two-sidedness running all through her make-up. She was a pretty, warm-natured girl, woman-warm, whose feelings ruled her, but who had pleasure in mental processes akin to that of the young one who liked to see wheels go round. She was full of ardent opinions on everything from theosophy and homeopathy to Woman's Rights — she desired to see the purifying influence of woman exerted through the ballot — and her intellect was of just the quality her charming little nose and wide, emotional, unseeing eyes suggested. It suited Jimmy Corey well enough, did that intellect, as an attachment to the nose and eyes and the rest of her. It gave him an interested if often muddled audience, and he was ready sometimes to play audience himself, too, and to find pleasure in the fact that Jessica knew more about poetry, for instance (except two or three plays of Shakspere), than he. Jessica also found pleasure in instructing and lifting him to a higher plane. A great many things in life bore it in upon Jessica continually that man needed to be guided by woman, to reach her general level. She did all she could to purify Jim's associations, and she particularly objected to his friendship with Jackson Merritt. She had not entirely broken it up, though Jim admitted that Merritt drank more than was good for him, and that he gambled, and that these things were reprehensible. Jessica was one of those women who have as little understanding of the masculine side of life — that is, of the powers that preponderatingly rule and shape the struggling, ascending world — as if she had had never a male ancestor. But the lack of understanding did not keep her from loving Jimmy Corey, and Jimmy was satisfied to find her often considerably more amusing than she suspected. Now he wanted to forget everything else in being loved for a little while.

But it appeared at once that Jessica had quite other duties on hand. She met him on the porch with a concentrated excitement in her face, a look akin to that on hundreds of faces downtown.

"I wanted to see you, Jim. I want to talk to you about the election. You met Dr. Halsey? — he's been here telling me how foolish it is for you to stand out against the party. The Chief's going to be elected, it's best for all the industrial interests he should be — you know you've admitted that — well, it amounted to that — yourself. And he says you could have a position at once where you could be independent, and wield a power for good, if you would not stamp the fact of your lack of judgment and lack of pride in the development of the state on men's minds now. O Jimmy, we could get married!"

It was a pitiful little sweet cry, that last, for Jessica was usually reticent enough about her dissatisfaction with her state. But Jim Corey took no note of it, his taut nerves were jangling with this last horror — Dr. Halsey, Jessica's pastor!

"Do you know what they've been doing for twenty-four hours," his weary bloodshot eyes stared into hers as if she were another man; "they've been thrusting twenty thousand dollars under my nose time and time again; before God, I've had to watch to see they didn't jam some of it in my pockets. And now they get that skunk of a parson to come to you, — damn them!"

Jessica shrank in cold offense within herself. She loathed swearing and abuse of the clergy was to her like blasphemy. Jimmy murmured some apology before she spoke, and then he drew her down on a bench beside him, and, pulling himself together, tried to put his case.

"It is not bribery in these circumstances," Jessica put aside her resentment and gave herself again to her cause, "it is a political truism that measures are what they are, according to the necessity calling them forth." Jessica when she got started was full of queer blurred echoes like that; then more trenchantly out of her own brown head, "It is just like that kind of folly you despise so, Jim, of calling killing the enemy in war, murder. The strength of the necessity names the deed."

"Why do I have to have twenty thousand dollars for doing right then?" asked Jim, a faint flicker of humor in his voice; he must take such entertainment as he could get.

"That is part of the necessity of the case with many members, and the sentiment is that all who stand by now ought to be enriched equally, not to let the least patriotic get the best of it. And it is a means of distributing wealth, wealth that the people of this state ought to have a share in. How often I've heard you talk of that, James!"

James did not find Jessica so amusing after all before he was through with that conversation. Her travesty of the big lawyer's arguments gave them the last touch of burlesque, even though to burlesque them must have seemed impossible to any one outside that tortured, maddened state, to any one not case-hardened to conditions, happily unique in the United States. But she was not to be shaken; his authority counted nothing against Dr. Halsey and her predilections combined. Poor little Jessica, who had been patient with his poverty; that little unheeded cry, and, "O Jim, we could get married," came back to him after a while, and rang through all her precious politics, a thing to unman him. He ceased to combat her; and with so much sign of victory she seemed at last to content herself, and gave him before he left a doubly pleading caress, his head in her hands and drawn down till she could rest her cheek against his. It was not the love-making he had come for, it was not forgetfulness and rest, but it was sweet. What now? A moment he stood at the gate with drooping head, before he turned to go, and seek — whom? Drunken, gambling Jackson Merritt. He thought he'd find him in his room over Bronson's store, for Merritt had just taken this time when there was, as he said, nothing doing but trade in live stock, to go on a spree, and had luxuriously stayed in bed all day, sleeping it off.

Corey broke in on a half-dressed man, in the act of shaving himself; "a long, lean leathery flail of a man," a seasoned citizen of this planet, with a hatchet-built brown lawyer's face, and notable, shrewd, light eyes; if this man drank and gambled it was on some ordered plan of his own; more blame to him, if you like. Corey stood before him hunted and haggard with strange eyes.

"Hello," said Merritt, "I've been wondering if you'd turn up, or if you would *not.*"

"So have I. Curse them, Merritt, they've made it clear enough, it's ruin or riches; God! how I've worked and stinted. Bronson, Mason, half a dozen men, have shoved thousands all but down my throat, time and again. I'm paying my board-bill with borrowed money. This town's going to kick out anybody that fights the old man now. Where's my chance? The damned railroads have ruined my old stand, choked the life out of it, choked the life out of it with rates made to do that very thing, because there's been a deal with this very devil I'm to stand for or be ruined. I couldn't pay my wash-bill there another year. It's all rotten, and the rot's as big as the country. Where's the use of dying like a rat in a hole, a little fool nothing of a rat, that's all swelled with the notion it can hold up a falling house? Where's your whisky?"

Merritt pointed, finished wiping his razor — "What did you come here for?" he faced the boy, his shirt-sleeved arms behind his back, his head bent in scrutiny.

"Because I'm not bought and paid for, yet! Because I've a hunch maybe I'd like anything else better. But you don't know what anything else means. 'If life could be left like a place of entertainment,' I'd bolt the show."

"Dr. Halsey been up to see Jessica?"

"Yes."

Merritt took a turn up and down the room, and still walking, he spoke:

"I'm not going to hold any prayer-meeting over you, Jim. I'm not going to have you laying up poverty, and maybe a lost love, and for all I know failure for life, against me. For all I know you're up against that list, and since you're balancing chances I don't know but your general comfort lies with the stuff. But —" he stopped short in his tracks — "you better be mighty sure about it. When you're selling your honor you want to be almighty clear in your own mind that the price will pay you. You can't eat your cake and have it, too. Leave that to women. There's just as much sound grist for an honest man in this threshed-out straw of yours about the rotten conditions and the house falling down as there is in the foolishness you got from Halsey through Jessica: — I know his line! That wasn't good enough for you, but this rot of yours —

it's wickeder, because it's not preacher-petticoat moonshine, it's the devil's facts, but what's the one more than the other got to do with your personal degradation? That's a man's most private affair. Look here, morality's a shifting business sure enough. What's right one time is wrong another, and murder, treason and arson may become duties, we'll say. But there's no question about it, and never has been since Cain killed Abel, that when a man takes his secret price to betray a trust he's a prostitute. I don't want to interfere with your fancies in trade, Jim, but I'm willing to give you some advance news of what you're sure to learn from your later reflections. If you like it, well and good; as a criminal you may do very well, but don't play the muddle-headed jackass now, for it's a part you're not built to last in."

Corey had sat listening like a man at a play, he came back to himself with a flush; "Merritt, — " the words would not come.

Merritt drew up a chair, and lounged on it with outstretched legs. "Jimmy, I wouldn't feel bad about having smelled temptation. And if you mind the fact that you've come here with the stench hanging round you, you're childish. This shop is used to more than that. It's used to seeing a whole bunch of temptations come off easy victors. I've got only about so much virtue, and I've put what I had to holding up the man-side of the shebang. A man ought to be good all around, but if he ain't equal to the counsels of perfection, I've a notion that what the world has always asked him for, courage and honesty, are the things it needs worst from him. I suppose like with all the rest of its lopsided demands, the old world has its good reasons tucked away."

Merritt seemed to be making talk to help Corey out, but Corey's mind was hot with immediate actualities, and he broke in — "Merritt, that man is going to the Senate; what's going to be the end of all this? — he may be grosser, but he's no more corrupt than lots of 'em."

And then the talk went into a discussion, cheerless enough, of the prospects of the Great Experiment; they were looking close into the nethermost depths to which American Democracy has ever sunk.

"Well, I haven't preached on patriotism, Jimmy," said Merritt presently, "because his own honor is a man's main patriotic asset; this country may be going to the demnition bow-wows and the man that gets most loot for himself may be 'wise'; or maybe things'll take a turn and the traitors will be made to smart, the weak more than the wicked, of course, as usual. I haven't talked worldly self-interest to you, because I'm not sure but it's an even gamble as to where that lies. But if it comes to patriotism, I can tell you patriotism's not going to waste no matter how it's spilled;— there's an old principle, old as human nature, right there; the blood of the martyrs is the seed of the church; the church has no cinch on that idea, though she's got a lien on the greatest words for it."

"Fine for the church, but it seems to be rough on the martyrs," sneered Jim Corey wearily, picking up his hat to go.

"You bet," came the answer, "they don't get a thing out of it. Hence their post-mortuary influence. Going down Main Street? Wait a minute and I'll go with you as far as Jack's joint." He took a roll of bills from some trousers lying on a chair, and stopped to count them. "Poker's great down there these days," he remarked, "I'm pulling in my share of this bribery fund and holding my head up with you martyrs, too."

Corey shot him a glance — "I'm not martyred yet," he said; he had fallen into a queer sulkiness, the reaction of excitement. Merritt's hard passionate strain had overdrawn on his depleted capacity for feeling.

The experienced jury lawyer eyed him; "I guess I've mishandled my case. I ought to have shunted a good supper into you if I wanted a snap verdict. But I don't, so it doesn't matter. You don't know where you're at, now, Jim, and all I say is, find out! Regretting the sins one didn't commit is a dreary business, too."

Corey began to talk about the weather. There were few topics but the weather that did not lead back quick to the one all-smothering theme.

Merritt followed his lead easily, but his searching, unsatisfied eyes continued to scrutinize the sullen unseeing boy.

The next day Corey saw Jessica again. She argued her side no more, she did not even ask him as to what he meant to do. Jim saw why, her feminine pride was in arms; to her it was a question of how much he wanted her. That cut deeper than all her pleadings, so pitifully veiled as arguments, intellectual arguments; poor little Jessica, with her woman's pride in arms! Twice again he was summoned to take his twenty thousand dollars; the last time it was to go back to the same room he was leaving when this brief chronicle opens. His hard drawn face and unhappy eyes had been encouraging to the hunters of men.

The day after that dawned with the Great Deal consummated. It only remained now to corral the purchased herd and count them in the state house under the guise of a freeman's ballot. Yet the crowds moving through the streets, the men clustering in hotel lobbies and drinking at the bars were not jubilant; no, not even the victorious captains of corruption, nor their chief, the little rat-faced, restless-eyed millionaire who had bought his toy, his seat in the United States Senate. Over all the town rested a sullen lethargy, born of how much hot plotting and stealthy trap setting; of how many sleepless nights and secret conclaves and filthy pleasures, for the conspirators had suborned all the vices to help them sap the souls of men; yes, and there had been sleepless nights, too, of struggle and fear, and with gnawing remorse — dread word — for bedfellow. No, it was to take thirty thousand dollars' worth of champagne flowing that night to bring jubilation to that dishonored town.

Corey was in his seat; the ballot was being taken. The air was tense; the galleries were full. Jessica was up there. With a keen eye you could have picked out the beaten unbought men in that house. How? They were beaten in more ways than one. Some were ruined; they were all looking on as if at the funeral of the future, the future that all men live for and dream better than the things that are; old-time, danger-tested friendships had been broken, were breaking as that sinister roll-call went on. No private moral triumph, no, nor that dangerous intoxicant, the sense of moral superiority, could make that slender minority triumphant in their defeat. But their sadness differed from the depression of the victors. They were composed with a different composure from the labored, or defiant, or stubborn counterfeit around them; there were men who had not taken bribe money among their opponents; not many, but a few; but if these thought their empty pockets would put them on any equality with the routed remnant, this was the hour they were undeceived; they shrank, or only with forced boldness refused to shrink from the stench of their camp. Theirs was not the calm of the vanquished.

Jessica was not the intellectual light she fancied herself, but she was a real woman, and sitting there in the gallery, not knowing even now how Jim Corey was to vote, she had some feminine sense of emotional values; the poetry still pulsing in that bemired arena (and deep poetry was there) began to thrum on her nerves to a new tune. The balloting began, and the tense atmosphere seemed to thicken with heartbeats. One slave after another gave his vote to his owner; some made speeches and told how pure they were, and here and there came cracks of nervous laughter from their own side.

Farrell's name was called. He was the leader of the hopeless opposition. His life had been in deadly danger from the powers that were not a week before; no matter how, there's no time for that story here, but every man there knew it Straight, strong, young Farrell rose with the light of proven manhood on him.

"I have a brief speech to make " his voice rang hard and haughty; "why do you gentlemen of the foreordained majority make long ones? I suggest that you simply tell us your price."

The sullen silence broke in a pandemonium of cries and noise; men's hands went to their pistol pockets; so many hat again there was safety in numbers; nerve-racked as they were, each saw that one shot fired meant red riot let loose. The disorder sank almost as quickly as it had come. After all what difference did it make what Farrell said? His vote was given with unchanged voice.

Then Corey's name was called. He came to his feet quietly. "My speech will be shorter still," he said. "By the grace of God, I cast my useless ballot." One hard-choked sob was heard all over the place. Beesley, whose vote had gone with the majority, Beesley, whose farm was mortgaged, whose wife was dying of consumption, whose children were many and small, poor toil-worn Beesley had dropped his head on his desk and that sob came from him. The confession of temptation in Jim Corey's words, the words of a man who in this crucial hour renounced equality with men like Farrell, whose scorn of the enemy from first to last had burnt clear and strong, — that note of a man saved as by fire, had broken Beesley down.

The session closed in a noisy reaction against the earlier depression.

The majority rushed out of a hall littered, literally littered, with the torn fragments of memoranda and calculations of their barter and sale. They hurried to burn their money at the new-stocked bars and the multiplied gambling-hells.

Corey, face shining, found Jackson Merritt in the lobby. "I never was so happy in my life," the boy cried over their gripped hands. Everything else was forgotten now in his own triumph; yes, a triumph more intimately his own than any victory in love. Jessica was not "in it" at this moment. He was blooded; he was a man; some things he would never fear again.

In a man's lifetime the battle for his soul is never fought to a finish, but some foes as he goes along are put down and out forever. Old Merritt and young Corey looked in each other's eyes straight and hard and knew that much. And then Corey said: "Come let's have a drink." They didn't talk poetry; just, "Come, let's have a drink," from one, and "I'm your man for that," from the other, but what they felt was the stuff for man-poetry, and the drinking song is not written that was good enough for their celebration. Now this is not the place to argue as to whether their bibulous idea of fit rites was correct or not; because for one thing compared to the issues occupying us the question is not important. But nevertheless it must be conceded that this particular drink of Corey's was fairly momentous in affecting Corey's life.

It is open to the reader to make his own decision as to whether this story ends well or ill, but he can rest assured it is told for its big triumphant side, and the defeat now to be recorded is mentioned as a minor matter.

Jessica threw him over that very day — not for his vote; Jessica had caught enough of what was in the polluted air to be half-ready for the congratulations she received from one man before she left the capitol. One of the old breed of prospectors he was, and one of her school trustees; he had no personal acquaintance with Corey, but he came to Jessica with outstretched hand, saying, "I've understood young lady, that you have a claim staked out in that young fellow down there who said God had helped him when he needed it; and I want to tell you, Teacher, that you've struck it rich; struck it rich, just when the chances out here for a girl to get a man and not a skunk are the poorest any American female ever had to buck against."

"Jim is a man," quavered Jessica; a growing conviction on that point was emotionally shaking her up a bit.

"Well, it ain't much of a stunt after all when he's got you to make him one," said the old fellow gallantly, and Jessica earnestly stated that she hoped she was always an uplifting influence in Jim's life. So she did; not the less that she felt a little confused just now as to how this uplift had come in the present case. Not that she questioned the fact; don't you imagine it. She was bound to slightly emphasize the point now because she had for long been laboring her little best on the "purifying influence" line to bring this part'cular trusted and hopeful seeker after light into the Woman's Rights fold — the question in that country was a live issue.

Corey and Merritt went to Merritt's room for their drink; the saloons were preëmpted by the enemy. "One's enough for you, just now, my boy," said Merritt as he helped himself to a second; "you'd go off the handle easy," and with one Corey stopped; and, because he had to work off his excitement in physical activity, he left. He walked through quiet streets of residences his brain hot, his spirit high.

He turned a corner and there was Jessica coming toward him. It was not till he began to greet her that he suspected the trick that treacherous drink had played him; his articulation was helplessly thick; Merritt had not adequately measured his state after all; even one drink had made him, to all the intents and purposes of this luckless interview, drunk. His head seemed clear enough, but words were difficult to find and impossible of enunciation. Jessica looked at him with wide eyes of horror. To her drink was indeed the Demon Rum; the most loathsome form of vice, predicating all others. To see a man, her lover, who had within the hour been publicly calling on the name of God, setting up his morality as superior to that of *her own clergyman*, to see him now in this state, was a sickening revelation of bewildering hypocrisy, as well as of beastliness. The interview was short, sharp and decisive.

"I saw you with that low drunkard," Jessica told him in bridled incisive wrath, all her wrongs returning upon her, as is the way of wrongs in the fatal hour. "You have chosen, you have chosen!"

Jessica did not define his choices, she was too sincerely moved to give clear and orderly statements; but his commerce with Jackson Merritt, his brutal vote postponing their marriage indefinitely (speedily Jessica's politics had returned to their original color), the vileness of his debauched state, all these things taken together were to her proofs strong as Holy Writ of his essential choice of the coarse, the low, as against — herself. She showed a naïve and inconsistent confidence in Jim's capacity to follow her scathing conversation; Jessica's experience with intoxication was highly limited. Thanks to the peculiar brand she was dealing with, this confidence was not misplaced; and when she thrust his ring upon him and went her way, he was fully enlightened as to his freedom.

There is comfort for us in the reflection that as good fish swim the sea as ever were caught; poor Jim was far from believing that; but somehow, thanks to drink or excitement or moral uplift, or all three together, he did not sense the magnitude of his sorrow just then; he was living at the top of his man's life, in the man's dragon-cursed, dragon-slaying world and the battle of his life, for his own bread and his state's resurrection from the pit, was before him; and he had just found out how much it profits a man to lose the whole world in gaining his own soul.

THE STORY OF LIFE-INSURANCE

BY

BURTON J. HENDRICK

AUTHOR OF "THE ASTOR FORTUNE," ETC.

V

THE THIRTY YEARS' WAR

ILLUSTRATED WITH PORTRAITS

The Equitable's progress under Tontine caused general consternation among its most conspicuous rivals. They immediately pointed out its injustices, but found themselves unable to stem the popular enthusiasm. Hyde had now obtained what all his rivals desired, but had not had the ingenuity to devise — an unlimited expense fund. While they used all their energies detailing Equitable iniquities and the advantages of old line life-insurance, Hyde complacently bought off many of their most effective agents and attracted millions of new business that, under ordinary circumstances, his rivals would have secured.

The Mutual and the New York Life, after fighting the innovation for three years, quietly capitulated. In 1870 the Mutual announced a "new application of the old idea of Tontine"; in 1871 the New York Life advertised a "Tontine Investment Policy." The Mutual adopted the idea somewhat shamefacedly, in deference to what it declared a genuine public sentiment; the New York Life more cheerfully. Indeed, the latter company found it as convenient an escape from embarrassment as did the Equitable itself. Organized in 1841 as a purely mutual company, the New York Life, from the first, had been unfortunate in its management. For many years Pliny Freeman, a thoroughly unscrupulous and dishonest man, had held the chief control. The New York Life, in Freeman's days, paid its dividends, not in cash, but in scrip which bore interest and was subject to redemption at some unspecified date. Freeman acquired the habit of purchasing these scrip dividends on the quiet, at a discount; and then causing the company to cash them in. By other reckless and dishonest methods, he finally, about 1863, brought the company to the verge of insolvency. The trustees, after investigating his management, forced him to resign. Freeman promptly started the Globe Mutual, soon built up, by expensive agency methods, a flourishing company, and then promptly wrecked it.*

The trustees selected, as Freeman's successor in the active management, a young blue-eyed clerk in their financial department, whose after career proved one of the greatest tragedies of life-insurance history. Of the early life of William H. Beers little is definitely known. He came of severe Methodist stock, spent several years in the United States Navy, and entered the New York Life in 1851. Here, by virtue of his energy, mental alertness, and enthusiasm, he rapidly made his mark. He fashioned his life-insurance career largely on the model of Henry B. Hyde. He watched with admiration Hyde's success in the Equitable; and, as soon as he gained control of the New York Life, imitated his methods. In many ways he resembled Hyde. He had all Hyde's capacity for work; all his devotion to the company which chiefly owed to him its success. Largely, too, he had all Hyde's audacity and recklessness. Like Hyde, he lived only in the present; he esteemed temporary success above stability; and thought more of new business, "bigness," than the interest of his insured. "It'll last as long as I do," he replied to a subordinate who once called his attention to the flimsy character of his South American business. He ruled the New York Life as despotically as Hyde ruled the Equitable. He had a trunk full of proxies discreetly secreted at his own city house. Once he filled three executive offices — actuary, secretary, and vice-president; and, at the same time, rode rough shod over the nominal president. He ignored not only his policy-holders, but his trustees. He called trustee meetings irregularly, and got together his finance committee only on particular occasions. He supervised the business in all its departments. He practically made all the investments; managed the agency force; and regulated the daily routine. Like Hyde, he depended entirely for the greatness of his company upon the persuasive agent. He engaged any one who could get business, irrespective of character or standing; he advanced hundreds of thousands of policy-holders' money to defaulters and notorious gamblers. Brusque and distant with most men, he would pet and fawn upon the successful producer. When John I. D. Bristol, the well-known Northwestern New York manager, demonstrated his capacity in the early '80's, Beers pursued him day and night. "Come, Bristol, with me," he said, throwing his arm around his neck, "and I'll make a millionaire of you." Beers's particular darling was George W. Perkins. He took him as a raw lad, educated him in life-insurance methods, and ultimately transformed him into what, he frequently declared, was the "greatest wonder in the business." He showed no mercy to the unsuccessful man. "What's an agent?" he once declared; "a lemon to be squeezed and thrown away after you have exhausted him." Beers's craze for new business amounted almost to a disease. To it he ultimately sacrificed himself. His enemies, in 1891, by pointing out his extravagant management, accomplished his destruction. His personal honesty was attacked at the same time, but on this point the evidence was inconclusive. At least he did not die rich.

Beers, a slavish imitator of Hyde's methods, adopted the Tontine idea with enthusiasm. He found in it the same advantages; a method of concealing unfavorable results to policy-holders, and a big expense fund for the purchase of new business. He adopted Hyde's estimate books, and the whole campaign of misrepresentation. He even went to greater extremes; promised policy-holders bigger "investment returns." He clearly outdid Hyde in his advertising methods. He added the bass drum and the cymbals to the life-insurance agents' equipment. He boomed the New York Life in all the colors of the rainbow. Big type, italics, exclamation points, tawdry illustrations, bewildering diagrams — he exhausted every printer's device in emblazoning the glories of Tontine. Competition between the two great Tontine companies soon became animated and unscrupulous. If life-insurance had ever been a dignified profession it soon abandoned all pretensions. In the chase for new business, Beers never caught up with Hyde; though in the '80's both left the Mutual far behind.

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* Report of John A. McCall, examiner in New York Insurance Department, on the condition of the Globe Mutual Life-Insurance Company (1877): "The results of this investigation conclusively show that, vested with the entire charge of the affairs of this company, as its officers have been, their trust has been wilfully and shamefully abused to their own pecuniary benefit, and to the great injury of the policy-holders."

The Mutual Declares War on "the Tontine Game"

In the Mutual Life, indeed, the newfangled life-insurance did not make such startling progress. Above all, the Mutual aimed at respectability; and its directors rested uneasily under the violent criticisms made upon Tontine. President Winston never displayed much enthusiasm for it. He was definitely decided against it, according to tradition, by a chance meeting with the wife of one of his insured. Her husband, she said, had foolishly taken out a Tontine policy, had had reverses and could not make his future payments, and consequently must lose everything he had put in. "If it were only a regular policy," she added, "we might pinch a little and pay the premiums; for then we could stop any time and get a surrender value; but, as it is, we must throw the whole thing up." She expressed her opinion of such life-insurance in terms that impressed upon President Winston its iniquity. He decided that it must ultimately become unpopular and weaken any company that practiced it. The Mutual, therefore, not only abandoned the Tontine policy, but engaged in a vigorous campaign against it. In advertising circulars and in official reports President Winston pointed out its injustices and inevitable consequences. The Mutual's criticisms make especially entertaining reading now, inasmuch as, of recent years, it has been one of the foremost advocates of the Tontine principle. Its fallacies and temptations, however, are nowhere more clearly and prophetically pointed out. "In the year 1870," said President Winston in his report for 1873, "the trustees consented to revive, in a modern and scientific form, the old plan of Tontine insurance. . . . But several cases of great hardship were soon forced upon the notice of the company. The plan made it obligatory upon us to forfeit every such policy absolutely and finally, if the premium were not paid upon a certain day, and left us no discretion to consider a claim for a surrender value. This experience satisfied the trustees that the plan, in its nature, is wholly outside the proper range of legitimate life-insurance, being little less than a contract by which the company binds itself to execute an unequal wager, securing the stakes to the winner. In such a wager as this, the most needy, whom life-insurance is especially designed to protect, are pretty sure to be the losers. Besides, the large accumulations which Tontine insurance gathers in the hands of a company, at the expense of those who die, or are unable to maintain their policies during the Tontine period, offer a strong temptation to wasteful expenditure, which, if indulged, must sooner or later bring disappointment even to the survivors of those who play at Tontine hazard." The Mutual flooded the country with circulars containing similar statements. "The Mutual Life-Insurance Company of New York," declared its most celebrated anti-Tontine document, "issues all kinds of legitimate life and endowment policies, and the premium rates are lower than those of any mutual company in the world. But it does not issue Tontine policies; nor encourage any one to engage in the Tontine game. The principle of the game is to rob the unfortunate by canceling their policies without consideration, when it is found impossible to raise the money for premiums; and the object of the game is alleged to be the opportunity for companies which pay very small dividends to conceal the fact for a term of years called a 'Tontine period.' We advise every man to beware of any company which engages in the Tontine game." Again the Mutual declared that Tontine "depends upon speculation in human trouble and misfortune for its 'estimates' of future profit, encourages a gambling instead of a saving habit — boldly intimates that the chances of winning are in favor of the rich,— and exposes one of its many cloven feet in its claim to exclusive ownership of a large surplus which should by right belong to the whole company. In short, Tontine is simply speculating on the prospective misfortunes of humanity."

Tontine thus precipitated the first great Mutual-Equitable war. Henry B. Hyde naturally led the Equitable's forces; Richard A. McCurdy marshaled the Mutual's hosts. McCurdy at that time had direct supervision, as vice-president, of the Mutual agency force. Thus he came into immediate contact with Hyde, and realized, more keenly than any one else, his vigorous and effective competition. In 1872 McCurdy had not quite reached his fortieth year. In bearing he was the reverse of Hyde; he had been well-born, carefully educated; had none of the rough and ready manners and willingness to recognize real worth that, in spite of his many faults, so endeared Hyde to his associates.

McCurdy regarded Hyde with contempt, as a social and business inferior, and did not even recognize him on the street. Like Winston, he looked upon the Equitable as an impertinence; a feeling not at all assuaged by the remarkable progress it had made. Hyde, the Mutual's discharged employee, actually wrote more new business each year than the Mutual Life. From 1868 to 1873 the Equitable issued more policies than any life-insurance company in the world. At all hazards McCurdy decided to humiliate the youthful giant.

The favorite weapon of life-insurance warfare, then as now, was the defamatory circular. The companies printed these by the thousand and placed them in the agents' hands for use on critical occasions. These circulars had one great advantage; they were seldom issued as official documents, were anonymous, and thus, in case of necessity, could be easily disavowed. McCurdy, in 1872, started a circular campaign against the Equitable. He put in printed form the current Equitable scandals; accused it of all manner of frauds and outrages; and attacked, with special severity, its new form of policy.* Hyde, it may be supposed, did not remain inactive. He had spent several years in the Mutual's office; and knew its weak joints even better than McCurdy himself. He found a valuable ally in one Stephen English, at that time editor and proprietor of the most ably conducted insurance paper of the day. English was a wild Irish adventurer. He had served as chief of police at Leeds and Norwich, England, and, emigrating in the latter '60's, had plunged into insurance journalism. As a writer on life-insurance topics, he ranked far ahead of the venal blackmailers who then so largely infested the insurance press. In a few years he became the terror of the insurance world. When not pounding away at solvent concerns, he was singing the praises of dishonest ones. He did his best to ruin the Connecticut Mutual, always a tower of honesty; and was a leading journalistic supporter of the Universal, the most scandalous fraud of the time. For several years, up to 1872, he had had only honeyed words for the Mutual Life. He publicly boasted that he was its "organ." He personally acted as Winston's representative at proxy elections, and hounded any man who breathed the slightest criticism of the Mutual's management. Then suddenly, for no publicly explained reason, he turned his broadsides against them. Observers noted that his change of heart coincided with Hyde's onslaught on the Mutual, and that the advertising patronage of the Equitable and the New York Life perceptibly increased.

A Mutual Investigation of 1870

The Mutual openly charged Hyde with instigating these attacks. In ferocity they far surpassed McCurdy's onslaught on the Equitable. English had, as we have seen, abundant material. Winston's "bonuses," his dead son's revived policies, his loans to his trustees, his favoritism to his relatives, his corruption of the legislature and the insurance department — all these were matters of official record. In 1870 the Superintendent of Insurance, George W. Miller, and James W. McCulloh, a special representative of the New York Assembly, investigated the Mutual. They uncovered all these things and many more. McCulloh displayed such industry, indeed, that the Mutual, in spite of the fact that he represented the Assembly, prohibited his further access to the books. "There has been far too much leakage here," declared Winston. In face of all these disclosures, Superintendent Miller submitted a whitewashing report, which the Mutual spread broadcast as a complete vindication. Some years afterwards, the Mutual admitted on the witness stand that they had paid Miller $2,500 for this report. They not only got a favorable report, but compelled Miller to suppress the official testimony. The Mutual furnished their own stenographer, and, after the investigation ceased, copyrighted the minutes. They took this method of suppressing the damaging evidence the officers had given against themselves. McCulloh obtained a copy and was threatened with prosecution if he made public use of it. Miller took the official copy up to Albany, and it has never been seen since. Superintendent Hendricks made a thorough search for the present writer and reported that it was not in his archives. It was located finally at the Library of Congress, where it was deposited, of course, to protect the copyright.* If Superintendent Hendricks's recent investigation of the Equitable Life had been officially suppressed, and if the Equitable had copyrighted all the testimony and thus prohibited its public use, we should have had a proceeding precisely parallel with that engineered by the Mutual Life thirty-five years ago. Miller was the only one who suffered because of this high-handed proceding. It, and similar financial transactions with other companies, cost him his official position. One of his appointments to office in the insurance department, it is now interesting to note, was that of John A. McCall, then an obscure Albany politician.

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*Testimony of Richard A. McCurdy before the Insurance Committee of the New York Legislature in 1877 (page 315).

Q. You published pamphlets of what you claimed were frauds and outrages perpetrated by the Equitable? A. Yes, sir; we published a good many lively documents at that time.

Q. Well, about how large a number? A. Just as many as I could get out — just as many as I could think of.

A Martyr to Free Speech

In so viciously attacking Hyde, the Mutual thus treaded on dangerous ground. Some one evidently furnished English a copy of this suppressed testimony, for he used it tellingly. McCurdy and Winston then tried another tack. They told Hyde that, if he didn't cease his onslaught, they would reduce their premium rates. In the latter part of 1873 they made good this threat. Their own policy-holders now took sides with Hyde and English. They held public meetings all over the country, and, at times, stormed the offices of the Mutual Life in New York. They objected to being used as clubs with which to attack the Equitable. They declared that the Mutual, in lowering its rates, had threatened its own stability. Above all, the old policy-holders objected to paying the full premiums while new members got in at a 25 per cent reduction. They made things so warm for Winston that he finally withdrew the schedule. English renewed his assaults; the exchange of defamatory circulars still went on. In a moment of desperation Winston had a charge of criminal libel lodged against English. The doughty editor fled to Jersey City; but in an unguarded moment returned to New York, and was nabbed by the police and rushed into Ludlow Street Jail. Winston sued him on a multitude of charges, and caused him to be held on $200,000 bail. English naturally could not furnish sureties to this amount and spent more than six months in prison, awaiting trial.

These proceedings set the whole town into an uproar. English, in a way, became a popular hero. He edited his newspaper from his cell, attacking Winston more violently than before. He pictured himself as a martyr to the cause of free speech; and declared that the Mutual Life had sought to gag him. In the public mind the matter now assumed greater proportions than the mere personalities of those engaged. Attention centered upon the incarceration, by the most powerful corporation of the day, of a comparatively uninfluential citizen; and upon the fact that it persistently refused to bring the man to trial. There was a strong conviction that English, whatever his motives or personal shortcomings, had told the truth. English became a popular theme with those who preached against the growing power and arrogance of corporations. The Assembly sent down a committee to investigate. It held many sessions, took a large amount of testimony, and submitted a report entirely favorable to English and entirely unfavorable to the Mutual Life.* It virtually declared that nearly everything English had written against the Mutual was true. English's imprisonment, it added, was a just cause of "grievance and a proper subject of relief"; and it declared that Winston's chances of obtaining damages against him were exceedingly remote. The Mutual Life now faced a most embarrassing situation. English, still in jail, attacked it with renewed enthusiasm; the Equitable diligently scattered broadcast, with the aid of its agents, the Assembly's report against it. Its business fell off rapidly; in one year it lost $17,000,000 of new insurance.

Winston now approached Hyde with a flag of truce. The Mutual promised in the future to let the Equitable alone, if Hyde would only quiet the editor of the *Insurance Times*. As McCurdy expressed it: "Hyde called off his dog and we called off ours."† Hyde also had had enough, for his business had also suffered. He bore to English, however, more than merely President Winston's apology. He handed him a sum of money sufficient to assuage his wounded feelings and reimburse him for his incarceration. English himself admitted, on the witness stand, that he had been paid money; but declined to state the amount.* Afterward when asked frequently what reason he had for dropping his fight against the Mutual he always jocularly replied: "I had thirty-five thousand reasons." Released from jail he at once became a warm defender of the Mutual. He waxed rich on the patronage of the Mutual and the other large companies. He lived in a large and beautiful house in Brooklyn; and, when not fighting the battles of the New York companies, spent an elegant leisure cultivating strawberries and collecting etchings.

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* "Examination of Witnesses Before George W. Miller, Esq., Superintendent of the Insurance Department of the State of New York. In relation to certain charges against the officers and trustees of the Mutual Life-Insurance Company of New York. Entered, according to Act of Congress, in the year 1870, by the Mutual Life-Insurance Company of New York. In the clerk's office of the District Court of the United States for the Southern District of New York."

*New York Assembly Document 155: 1873.

†New York Insurance Investigation, 1877 (p. 315). Testimony of Richard A. McCurdy.

Q. Was not this settlement between English and your company brought about by the intervention of Mr. Hyde, president of the Equitable? A. That is only presumption on my part; I was waging war on the other side, and I was not a party to the compromise and was very reluctant to have it made.

Q. Was it not a fact that the war between your company and English and the war between your company and the Equitable, ceased at the same time? A. Yes, sir.

Mutual Begins to Rebate — Officially

This peace, however, proved only temporary. All through the '70's the warfare burst forth repeatedly. It was a trying period for Winston and the Mutual. Every day the Equitable gained upon its older rival. Hyde purchased Mutual agents right and left; its entire agency system, according to President Winston's own words, threatened to become "so impaired that years would be required to restore its efficiency." Rebating now became a regular feature of life-insurance competition. This, it may be explained, is the agent's practice of dividing his first year's commission with the new policy-holder. This custom, now one of the greatest scandals of the business, is the direct outcome of the Mutual-Equitable warfare of the '70's. Hyde, by paying such enormous commissions on first year's business, made it possible for the agent to pay back a good part to the insured and still make a fair profit himself. The Mutual withstood the strain for some years; and then went the Equitable one better. In the fall of 1878 Winston and McCurdy issued a famous pronunciamento, publicly offering a 30 per cent rebate, on first and second premiums, to all new policy-holders. Rebating had become so open, they declared, that any attempt at concealment was absurd; instead of letting the agent make the rebate, they therefore proposed that the company do it directly. Similarly amazing were the instructions given the agents. The Mutual authorized the acceptance of a demand note for this 30 per cent rebate. If the applicant expressed anxiety that he might actually be held liable for this note, the agent was to quiet him by writing "without recourse" before the signature. "But," added the Mutual, *"do not do this unless it shall be absolutely required."* In other words, the agents were directed to trick the policy-holder into giving a good note, if possible; if not, why then to accept a fictitious one. Winston succeeded only in making the Mutual ridiculous. There was then as much public sentiment against rebating as now; and the offer of the largest and oldest and most dignified company to do the thing itself was too much for the national sense of humor. Winston was soon obliged to withdraw the plan. He was now in his eightieth year; the decreasing importance of the Mutual and the steady growth of the Equitable were embittering his old age. As a final checkmate, he again reduced his premium rates 15 per cent. Hyde only laughed at him. His official reply was an increase of his agents' commissions; and another raid on the Mutual's force. The public preferred the higher-priced speculative insurance to the lower-priced old-fashioned article. A year or two after the Mutual cut its rates the Equitable wrote twice as much new business.

Winston's battle had its pathetic and its creditable side. Unfortunate as many of his official acts had been, in the main he upheld conservatism. He would not advance the Mutual by the reckless methods adopted by Hyde. Every move the Equitable made, President Winston opposed. In 1873 Hyde invaded Europe; a few years later, South America. Winston promptly and accurately pointed out the dangers of the innovation; and declared that the Mutual would never follow suit. "Other companies may go to the West Indies, Central and South America," said President Winston in an official report, "but not the Mutual. It is not fair to introduce risks on bad lives, especially when exposed to deleterious climatic influences. The rate of exchange greatly interferes with

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Q. And Mr. Hyde was regarded as the backer of English as against your company? A. He was.

Q. This arrangement or compromise was brought about, as you understood it, by Hyde having to quiet English and the whole thing stopped? A. Well, he called off his dog and we called off ours.

*Ibid (page 437).
Testimony of Stephen English.

Q. Were you paid anything, or agreed to be paid anything, by or on behalf of Mr. Winston on that subject? A. For false imprisonment, loss of business, loss of property and everything else, yes.

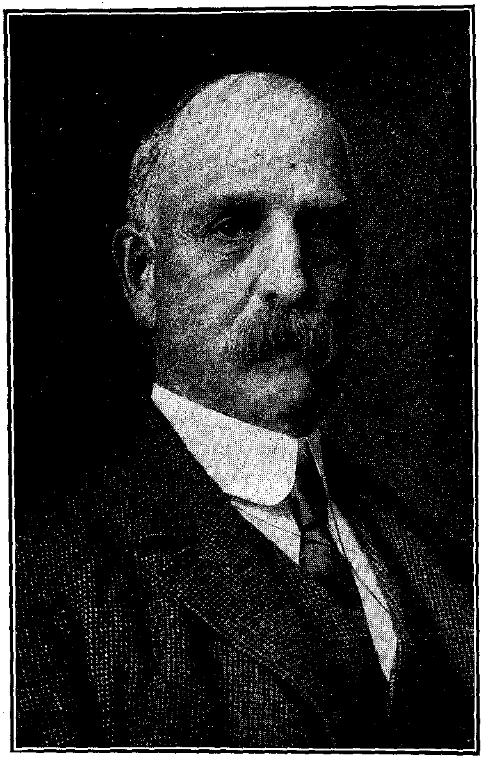
Q. How much? A. I don't know that I have the right to mention how much.

(Question ordered withdrawn by the Committee after a long wrangle.)

the transmission of funds; executive powers cannot be safely deputed to agents; the remoteness of the field of action offers temptations to frauds; the customs and usages of foreign countries would often render compliance therewith a matter of extravagant cost. The home field affords ample scope for the exercise of whatever capacity and energy any company may possess." Again President Winston frequently argued against that besetting sin of the modern life-insurance company — the craze for size. In 1874, the Mutual announced that it would issue policies only up to 100,000 lives; after that, take new risks only to fill such vacancies as occurred. Winston constantly attacked the Equitable's huge surplus. "These accumulations," he said, "instead of being a surplus adding to the security of the general policy-holder, are simply unpaid or deferred dividends, withheld from the special beneficiaries, not to be directed to the use or benefit of the general policy-holder without a breach of trust." In other words, Winston scored nearly every life-insurance idea which the Mutual has since conspicuously made its own. He died in 1885; Richard A. McCurdy promptly succeeded him. McCurdy at once surrendered to Hyde. He converted the Mutual Life into another Equitable. He made the Mutual a Tontine company; and established agencies abroad. He entered the race for bigness, and began heaping up that huge surplus against which President Winston had so strongly and truthfully preached. He showed even less moderation than Hyde himself. By using Hyde's methods he built up an enormous company, but at tremendous cost to Mutual policy-holders. Since 1885 dividends in the Mutual Life have regularly diminished.

Jacob L. Greene Takes the Policy-Holders' Side

Elsewhere the battle against Tontine still went furiously on. In Jacob L. Greene, President of the Connecticut Mutual of Hartford, and in Amzi Dodd, President of the Mutual Benefit of New Jersey, old line life-insurance found vigorous and successful champions. Under Mr. Greene, the Connecticut Mutual not only refused to follow the New York example, but fought it wherever it appeared. Jacob L. Greene was fitted by intellect and temperament for the great part he was now called upon to play. He was born on an upland farm in Maine, received his early education at a district school, and prepared for the bar at the University of Michigan. He early enlisted as a sergeant in the Civil War, saw much action, was brevetted lieutenant colonel for "distinguished gallantry" at the battle of Trevillian Station, and spent several months in Libby Prison. When the war ended, he entered life-insurance as an agent for the Berkshire Life-Insurance Company, soon became its secretary, and in 1871, went to the Connecticut Mutual. Here he rose rapidly; and, in 1878, became its president. He had a marked aptitude for mathematics, and had written largely and well upon certain broad life-insurance questions.



JACOB L. GREENE

President of the Connecticut Mutual, for more than thirty years the foremost defender of conservative life-insurance. Greene fought the Tontine game wherever it appeared and when the New York companies banded together to crush him, offered such uncompromising resistance that they were led to "call it off"

Mr. Greene acquired the leadership of the Connecticut Mutual at a critical time. His company had started in 1846, when a few citizens of Connecticut associated themselves for mutual life-insurance protection;

and it had always stood as a living embodiment of New England industry and thrift. When Mr. Greene entered its service, it ranked next in size to the Mutual Life; the Equitable and the New York Life had only about half its assets. In the financial panic of 1873 the Connecticut Mutual had suffered seriously in its real estate investments; and had to purchase at foreclosure a large amount of mortgaged property,—of which fact its competitors always made the most malicious use. Again, when Mr. Greene assumed control, the country had just passed through a life-insurance panic. Not far from thirty companies in New York State alone had collapsed; the grossest frauds in their management had been disclosed; life-insurance, like the railroads, had its Jay Goulds and its Jim Fisks; their wrecking, for the purpose of private profit, had become a staple industry. Demonstrated rascality, gross mismanagement and extravagance, had shaken public confidence in the whole institution. Hardly any company escaped; the Equitable was commonly declared to be insolvent; the strength of the Mutual was called in question. In face of this experience, few companies showed any disposition to reform. Hardly had the storm subsided when, under the leadership of Hyde, they plunged into new excesses. "In the future," declared Frederick S. Winston, "the struggle will be between conservatism and audacity."

In 1878, President Greene thus stood at the parting of the ways. He faced a clearly defined issue. He had, on the one hand, the option of adopting all the New York methods — high commissions and salaries to agents, reckless advertising, great office buildings, the pursuit of foreign business at the expense of the American members, the adoption of new speculative forms of insurance. In that direction lay success, as most Americans then esteemed success. Thus, and thus only, could Greene maintain the comparative size and assets of the Connecticut Mutual. In this way, of course, he would greatly prejudice his old policy-holders; make their insurance more expensive. On the other hand, Greene could maintain all the old traditions; keep foremost in mind the interests of his present members; furnish them life-insurance at its lowest cost consistent with absolute safety; maintain in its integrity the mutual principle; refuse to increase his agents' commissions; and refrain from popular innovations. In that direction, however, lay apparent failure. Thus would President Greene sacrifice his company's standing as one of the "big three," and drop from second, perhaps to fourth, fifth, or sixth place. Mr. Greene did not hesitate. He put aside success obtained at the great price then demanded; deliberately relegated his company to a subordinate position, judged by the standards of mere size; and for more than thirty years remained the foremost defender of conservative ideas.

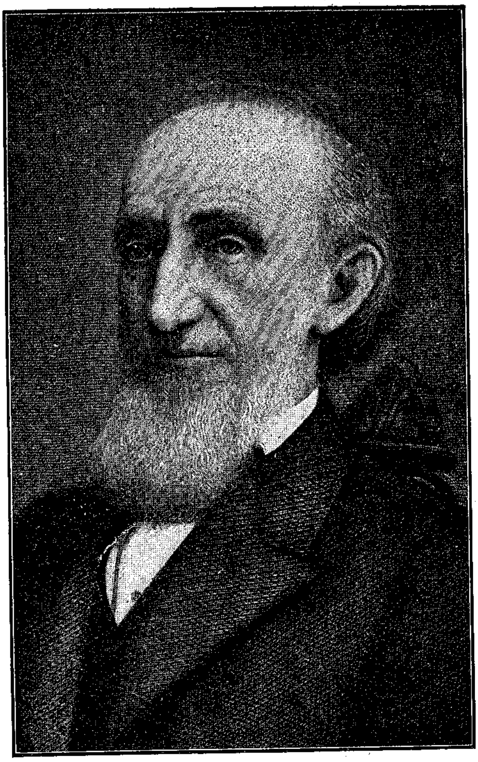
Life-insurance was part of Mr. Greene's very being. It was not an occupation, a business; it was a religion. He viewed it in its broad social and moral aspects. It saved millions to the State in the prevention of pauperism, therefore it was a powerful factor in social economy. It was a monument to family affection, therefore it conduced to public morals. It was made possible only by family coöperation, by the joining of the many to bear the burdens of the few; therefore it represented, as did no other institution, human brotherhood. Above all, it rested upon absolutely secure scientific grounds; it was thus a product of human progress in intelligence. In the conduct of his company Jacob L. Greene constantly kept these ideas in mind. Rivalry among companies, excep rivalry in best promoting these aims, he detested. He regarded, and properly, the position of a life company as identical with that of a university: an institution engaged, not in money making, in promoting the private interests of its trustees, but in disseminating public benefits. In his eyes a life-insurance president who used his position for private enrichment should be regarded as would be a university president who speculated with the university funds. He regarded life-insurance simply as family protection; on the part of the insured, he declared again and again, it was a purely unselfish act. No policy-holder must himself expect to benefit from his policy. He opposed all innovations not conducive to this end. At times, in carrying out this idea, he went to what many reputable authorities deemed extremes. Thus, he took a strong stand against the cash surrender system. He declared that, once a man had entrusted to his keeping certain sums for his family protection, the insured had no right to withdraw them. The company had accepted this money as a trustee, and under no conditions must it use it for any other than the intended purpose — that is, life-insurance. Should poverty prevent the payment of premiums, Greene believed that the accumulation should be used only in buying a paid-up policy. Once insured, always insured, was his motto.

The company's function, from Greene's point of view, was limited simply to providing this family protection at its mathematically ascertained cost. He stood powerfully for the mutual idea. For a company to discriminate among its members, to furnish some life-insurance cheaper than the rest — this was the crowning evil. Naturally his soul revolted from the Tontine system, which was based upon forfeitures and the enrichment of the more fortunate at the expense of the poor. Mutuality was also violated when new members were admitted at the expense of the old. He refused to purchase new business with the dividends of those already in. He paid such low agents' commissions and made what were regarded as such illiberal agents' contracts that he had the utmost difficulty in getting efficient men. While Hyde, Beers, and McCurdy paid large salaries and 50 or 75 per cent of the first premium and handsome renewals, Greene offered 30 per cent, with no guarantee of renewals at all. While the New York companies advanced hundreds of thousands of dollars on commissions, Greene refused to advance a single penny. He had no contract that he could not break at will; and, in case an agent died, his interests in commissions died with him. Greene's ambition was, not big commissions to his agents, but big dividends to his insured. Again, he rebelled against certain "liberal" ideas introduced by Tontine companies — notably their so-called "incontestable policies." He regarded the payment of the claims of suicides as a violation of the mutual idea. He declared that a man who, unless insane, committed suicide in order to benefit his family, did precisely as the man who fired his house in order to collect the fire insurance; he practiced a fraud upon his associate insurers. The act was, Greene declared, "the very essence of swindling," and "as destructive of public morals as of honest contract obligations." He regarded the departure of a New York company, in offering to pay a suicide's claim the day after issuing the policy, as one of the most immoral acts ever promulgated in the name of life-insurance.

New York-Hartford Warfare

When Hyde began his campaign he found the Connecticut Mutual, next to the Mutual Life, his most formidable competitor. Naturally he opened his broadsides against it. He used the tactics so effective against the Mutual Life. There was hardly one of the Connecticut Mutual's leading agents, declared Greene, who had not received offers from New York. In the latter '70's and early '80's, Hyde formed an offensive and defensive alliance with the Mutual and the New York Life for the purpose of crushing their Hartford rival. There is no more shameful chapter in our financial history than the hounding that followed. They distributed broadcast circulars and pamphlets; but, above all, they used the New York insurance press. Several leading insurance papers started a campaign of wholesale abuse against the Hartford company. C. C. Hine, editor of the *Insurance Monitor*, and our old friend Stephen English, editor of the *Insurance Times*, led the assault. Charles J. Smith, editor of the *Insurance Record* — that same Smith who figured in the recent New York insurance investigation, as the maker of public opinion, at a dollar a line, favorable to the Mutual Life — played an active, though less conspicuous part. For several years these insurance journalists made a specialty of the Connecticut Mutual. They filled column after column, issue after issue, with the wildest abuse. At times they had little else in their papers. They even issued "extras" devoted entirely to the Hartford company. They assaulted Greene personally. Because he refused to adopt the modern methods, they described him as an "old fogy"; because he wrote, for several years, a decreasing amount of new business, they called him incompetent. They cartooned him; assailed him in doggerel verse; called upon the policy-holders to eject him from office. They attacked the solvency of the Connecticut Mutual itself. They found a choice morsel in its foreclosed real estate. They even had valuations made of it, and published these as sure proof that the company had gone to the wall.

The editor of the *Insurance Monitor* declared, in his own columns, that he had sold copies of his paper containing these attacks "by the ton." His standing price for his Connecticut Mutual extras was $50



AMZI DODD

President of the Mutual Benefit of New Jersey. Like Greene, he was a prominent advocate of legitimate life-insurance methods; he pursued, however, a less extreme and combative policy, and succeeded where the other had failed. His great contribution to life-insurance was the non-forfeiture plan adopted by the Mutual Benefit in 1879

a thousand. The purchasers made little attempt to conceal their identity. Greene openly charged that the Equitable and the Mutual prepared many of the articles in their own offices. He named particular authors of particular articles. That they remained for years the favorite canvassing documents of Equitable, Mutual, and New York Life agents was notorious. Connecticut Mutual policy-holders were inundated; leading citizens of American cities were overwhelmed. Any one even mildly contemplating life-insurance inevitably received, through the mail, a marked copy of the *Monitor* or the *Times*. Many of these articles were found mailed in Equitable envelopes. Greene, over his own signature, charged that the New York companies had spent $500,000 hounding the Connecticut Mutual.

President Greene met all these attacks in the open. He replied directly to Henry B. Hyde, Richard A. McCurdy, and William H. Beers. He did not assault the companies or the men, but their methods. He regarded himself as a chosen instrument to expose existing life-insurance quackeries. He discussed, in his annual reports, not only his own company, but the whole philosophy of life-insurance. He attacked the very evils which have recently occupied the public mind. In particular he exposed Tontine insurance. He denounced it as gambling, as thus subversive of public morals; as merely a scheme for accumulating a huge expense fund and enriching life-insurance managers and stock-holders. "Where in human history," he asked, "has so enormous a game been attempted or conceived? What colossal gambling! For what a peculiar stake — the protection, the living of widows and children! . . . The results by which life-insurance is to stand at the last, will be the amount of protection given to families, not the amount of which they have been robbed, not the profits it has been made to yield to in a game of chance, nor the magnitude of the game which has been set going in its name." He wielded a caustic pen. In 1892 the New York companies appealed for a law restricting the amount of new business they could write each year — though not, as it afterwards turned out, in good faith. "This reminds one," said Greene, "of the debauchee who asks to be put under restraint until he can recover sobriety and self-control." He ridiculed the "costly advertisements in a multitude of papers whose ignorant praise is dearly paid for." He riddled the Tontine estimates, showing by mathematics that they never could be made good. "Companies whose premiums are eaten up by extravagance," he declared, "hold out the prospect of unexampled returns of surplus. But," he added, "the glitter of big figures quite overbears such sober facts as the multiplication table and the moral law."

Greene Declines to Compromise

About 1885 the New York-Hartford war became particularly lively. Greene carried his case into the newspapers. His long letters in the *New York Tribune*, pointing out the tendencies of Tontine, created a great public sensation. Hyde, McCurdy and Beers replied through the same medium. They now repeated, over their own signatures, practically all the slanders the insurance journals had spread broadcast for years. They attacked Greene personally, attributing his criticisms to professional jealousy; called attention to his comparatively small amount of new business; and broadly intimated that his company was insolvent. Greene replied vigorously. The discussion aroused the greatest public interest; the letters, on both sides, were generally republished; the public, for the first time, began discussing Tontine. Two legislatures, New York and Ohio, appointed committees of investigation — the result of which will be described subsequently. Business was affected; policy-holders began to turn away from Tontine. In fact, Hyde and McCurdy thoroughly tired of the subject, and sought some way of stopping the discussion. In the early part of 1886 Greene sent a four-column letter to a leading New York paper. The editor forwarded a proof to the Equitable, inviting a rejoinder. The Equitable threw up its hands. It had had enough. It consulted with the Mutual as to the best way of ending the war. They finally sent for James G. Batterson, President of the Travellers Insurance Company of Hartford. Couldn't Mr. Batterson call Greene off? Above all, couldn't he persuade Greene not to publish that letter? If Greene would only keep quiet, they promised to cease their ten years' onslaught. If Greene would stop exposing Tontine, Hyde and his associates would pledge their word never again to attack the Connecticut Mutual. They authorized Mr. Batterson to make this proposition in so many words.

President Batterson returned to Hartford and delivered the message. He and Greene were never afterwards friends. The latter ordered his letter printed; and followed it with another, describing the attempts made to shut him off. His attacks, he declared, had not been started for the purpose of purchasing immunity, but to discharge what he regarded as an important public duty. "I will not stop," he declared in an open letter to the New York presidents, "until I have done that which I believe my duty, to wit: to thoroughly inform those, the welfare of whose families is involved, as to an abstruse matter which I know they do not understand, and which I think I do: and I must leave with you the responsibility for continuing or stopping the attacks upon the Connecticut Mutual and myself as you may deem best for the interest of your companies and yourselves, the good of the public, and the benefit of legitimate life-insurance." He was as good as his word. Until the day of his death President Greene hammered away at Tontine. To a great extent, however, the public forgot his preachings. That he was eternally right is now only too clearly apparent. The New York legislature has recently enacted into law practically all the reforms for which the Hartford president contended. One of the most pathetic episodes in the recent situation was the death of Jacob L. Greene just as his hard-fought battle had been won. He died in March, 1905, on the eve of the Equitable upheaval.

Amzi Dodd's Efforts for Reform

In Newark, Amzi Dodd also stood for many years a foremost advocate of legitimate life-insurance methods. Like Greene, Mr. Dodd was both a mathematician and a lawyer. He had served for many years as vice-chancellor of New Jersey and had also figured conspicuously in public affairs. He joined the Mutual Benefit Life in 1863; held the position of mathematician from 1865 to 1882; and the presidency from 1882 to 1901. In that period he stamped his personality and his convictions upon his company. He took a firm stand for the mutual idea. Like Greene, he opposed the new theories promulgated by the Equitable. He combated the idea that mere figures signified; he refused to write business not only abroad, but in certain parts of the United States which he regarded as unsound. As far back as 1878 he demanded reform in agency management; extravagance, he declared, was one of the greatest menaces to life-insurance. Like Greene, he had to meet unscrupulous competition. The New York companies never attacked the Mutual Benefit quite so viciously; but they constantly raided its agency force and indulged in the usual literary campaign against it. Dodd was not so combative as Greene; he did not hesitate, however, to fight for his convictions. He sharply criticized the Mutual Life's official rebate plan of 1878. In particular, he scored the Mutual Life for its illiberal treatment of lapsing policy-holders.

Dodd's great contribution to life-insurance is the non-forfeiture plan adopted by the Mutual Benefit in 1879. His company, compared with the standards of the time, had always shown much conscience in the treatment of lapsing members. Dodd's attention was directed to it from the first. His earliest reports as mathematician pointed out the need of reform. Naturally he abhorred the Tontine system. Hyde had made forfeitures the very foundation of his society; Dodd promptly went to the other extreme. He made non-forfeiture the prevailing idea of the Mutual Benefit. Hyde sought every opportunity to confiscate the equities of his retiring members; Dodd adopted a plan by which such injustice became impossible. In 1879 he offered the lapsing member two options: a paid-up policy in exchange for his reserve, or the application of the reserve in the payment of premiums upon the old policy. He extended this privilege not only to new but to old policy-holders. That is, he refused to take advantage of the forfeiture clauses written before the days of enlightenment. Again, his plan worked automatically. Lapsing policy-holders, up to that time, had been obliged formally to notify the company that they expected a surrender value. If they neglected this formality, they received nothing at all. This provision frequently worked great hardships. On no subject has ignorance so generally prevailed as in life-insurance; and people by the thousands dropped their policies, unaware that they were entitled to any return. Others, through illness, unexpected absence, sudden insanity, or carelessness, failed to send such notifications. Dodd, therefore, provided in every policy that, if the lapsing member selected no option, his reserve would be used until exhausted in continuing annual premiums on his policy. That was, no man could forfeit his policy however hard he tried. Many bereaved widows have been amazed to receive checks, in payment of policies, from the Mutual Benefit Life-Insurance Company. Their husbands had formerly carried policies, they knew, but supposed that they had dropped them years before. Amzi Dodd, unknown to them, had taken the reserve value, at lapse, and applied it to continue premiums. Whenever the insured died before this money was exhausted the full face of the policy was always paid. In working out the details of these reforms Mr. Bloomfield J. Miller, the late mathematician of the Mutual Benefit, shares the credit with Amzi Dodd.

Mr. Dodd did not go to such extremes as President Greene. He did not share the latter's views on cash values, suicides' claims, or even on the management of the agency force. He made no hysterical bids for new business; he did desire, however, a steady and healthy growth. He would not meet the high commissions paid in New York, but he did pay slightly more than Greene, and made more popular agents' contracts. His company thus acquired the reputation of being progressive without adopting the excesses of the time. Thus Amzi Dodd succeeded where Greene had failed; he increased the size of his company. He also kept the Mutual Benefit free from scandal. His strength was clearly brought out in 1896, when the Republican National campaign committee called upon the Mutual Benefit, as upon all the large insurance companies, for a contribution. The usual arguments were made — the moral issues involved, the duty of protecting the policy-holders' assets from depletion, and so on. It was a time of great excitement, and high-minded men might readily be led astray. The venerable president, however, brushed aside all sophistries of this kind. If the Mutual Benefit Board must subscribe, he declared, let them subscribe as individuals, out of their own pockets, but not a penny of the policy-holders' money must be touched. Thus the Republican party had to worry along without financial assistance from this source.

(*To be continued*)

THE THREE WISE MEN

BY

JOHN T. McINTYRE

ILLUSTRATED BY L. RAVEN HILL

RILEY and Hopkins sat in a niche in the back wall of the church overlooking the parish graveyard; while they waited for the school-bell to ring, the boys were discussing school affairs. The niche had once been occupied by the statue of a saint — a saint with haloed head, upturned face, and outstretched hands — but the statue had been broken and had never been replaced.

Riley sat deep in the hollow; his back was against one side, his feet braced against the other. Hopkins's legs dangled over the edge, and his heels kept up a constant tap-tapping upon the rough-cast wall. Riley was small, and red-haired; he possessed a turned-up nose, a pair of extraordinarily thin legs, and smoked, with evident relish, the end of a cigar. Hopkins was a plump, round-headed youngster who wore a settled look of protest.

"What did you have so much catechism for yesterday?" asked Riley.

Hopkins swung his books, which were buckled together by a long leather strap, out over the edge of the niche and regarded them with great disfavor.

"To-day," said he, "is St. Augustine's day. Yesterday we were getting ready for it, and you ought to be glad your mother kept you home to run errands. It was fierce!"

"Why do we have to get ready for St. Augustine's day?" inquired Riley.

"Oh, Father Augustine puts Brother Clement up to it," answered Hopkins in an injured tone. "Just because he's named after him, he thinks St. Augustine's day is better than any other body's day."

Hopkins had been stuck in the "Fourth" for two terms; Riley was his deskmate, and had been a member of the class for but a month. So there were many things which he did not understand.

"On this day, every year," continued Hopkins, "the Fourth gets it chucked at it for fair. Father Augustine gives us a prize to study things for; we have to work like anything, but Martin, and Kennedy, and them other lobsters what sits up front always wins!"

There was a service going on inside the church; the deep swell of the organ came through the partly opened windows, and a Latin chant rose and fell solemnly. Hopkins looked askance at the cigar end.

"Ain't you askeered to be smoking a cigar here?" questioned he.

"Not this one." Riley drew up his thin knees and embraced them luxuriously. "It was Father Augustine's."

The school-bell rang at that moment; they scrambled out of the niche and made their way through a narrow iron gate into a courtyard beside the church. The vestry door was open, and on the steps stood Martin, in the purple and white of an acolyte, arranging the chain of a smoking censer.

"You're going to get yours, Riley, all right," he informed the boy with the thin legs. "Brother Clement ain't going to do a thing to you."

"What for?" asked Riley.

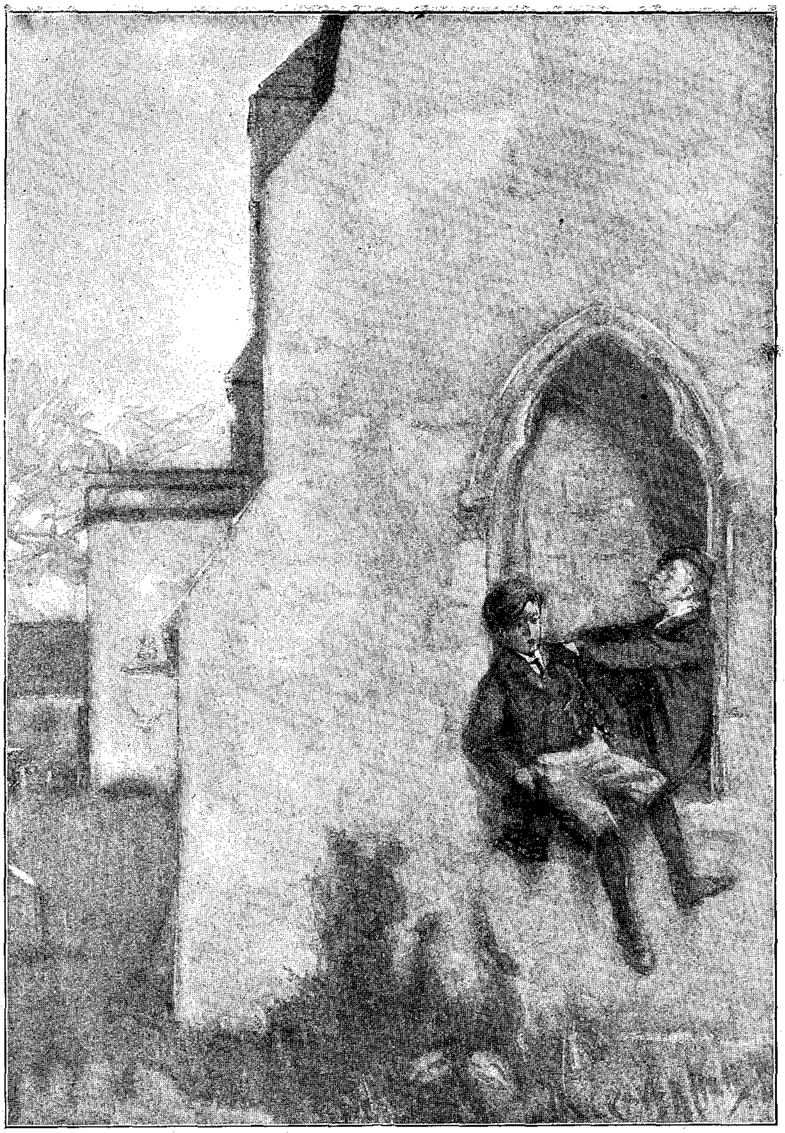
"For being absent yesterday. He was getting us all ready for Father Augustine, and wanted everybody there."

Another boy, also attired in the long purple gown and white lace surplice, now came out.

"Yes, and you staying away is going to get the whole bunch in trouble, maybe," spoke he. "You'll git asked a question, and you'll fall down, and then we'll all catch it."

"You wait till I do it," said Riley.

"Oh, you'll do it, all right," Martin sneered. "We got a lot like you in the



"'What did you have so much catechism for yesterday?'"

Fourth. Only for me and Kennedy, here, we'd never make a showing."

"Yes, you're the whole cheese," said Riley. "I guess if you'd quit, the whole school would shut up." As they went through the gate that led to the school yard, he turned to Hopkins.

"What kind of a prize is it that Father Augustine puts up?"

"Oh, books and things."

"And do they," with a contemptuous jerk of the thumb toward the two acolytes, "always pull 'em down?"

"Always."

They had climbed the long steps and stood at the door of the Fourth when Riley spoke again.

"Do you think we could win this time?" asked he.

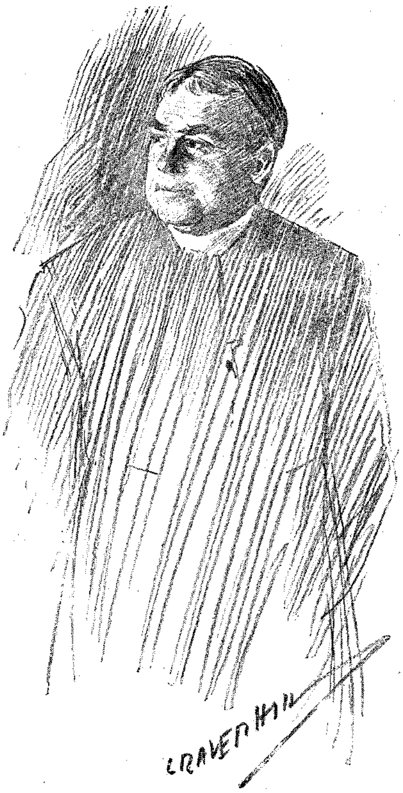
"No," said Hopkins candidly, "I don't."

Father Augustine was already there when they entered; he stood upon the little platform talking to Brother Clement who taught the Fourth, and his fat, rosy, and usually good-humored face was puckered up severely. Hopkins saw this at a glance.

"Gee!" whispered he to Riley, "he's got Wise Mike with him."

Now, be it known that "Wise Mike" was a fiction; one day, in a moment of inspiration, Father Augustine had conjured him up and introduced him to the Fourth. He was a very subtle creation, with a marked tendency to sneer and to ask questions calculated to excite unrest in the faithful. Father Augustine always spoke of him as the "Scoffer," but he displayed such Satanic wisdom, such undermining ingenuity, such preternatural malice that the Fourth dubbed him "Wise Mike."

The questions in the repertoire of this malevolent invention numbered about a score; and for each of them Father Augustine had provided an answer — a shattering, triumphant answer that invariably put the mocker to the blush and, in the end, drove him forth sneering, still malignant, but silenced.



FATHER AUGUSTINE

Hopkins told all this to Riley as they sat at their desk by the window.

"Is the Wise Mike questions hard?" asked Riley who had never before heard of that gentleman.

"Something fierce! And he swings 'em in on you when you ain't expecting nothing." Just then Martin and Kennedy, having taken off their surplices, entered, and took seats at the first desk. "There ain't anybody in the class but them two, what knows 'em all."

There was no doubt but that both Martin and Kennedy were bright boys; but their weakness was that they wanted to impress the fact firmly upon the rest of the class. This parade gave Riley offense, and now he rubbed his thin shins and examined the vain ones carefully.

Father Augustine opened the examination in honor of the great Bishop of Hippo with a few light, scattering volleys from Butler's Catechism. But the answers did not come with the readiness and snap that he seemed to expect; so, suddenly, without a moment's warning, he unlimbered "Wise Mike's" biggest gun and threw the most formidable shot of all into their midst. As luck would have it, Riley was the one fired upon; but as he had no knowledge of the wise one's sophistries he remained silent. He seemed to hear the question hiss as he sat there trying to grasp its intricacies; he had time to see Martin nudge Kennedy in an "I-told-you-so" fashion, and then the troubles of the Fourth began.

For two mortal hours Father Augustine stormed up and down in the space between the first row of desks and the blackboard, bombarding them with questions in elemental doctrine without pity and without ruth. But at last he grew tired, paused, mopped his heated face, and said to Brother Clement, "Give me the books."

Brother Clement handed him two beautiful books bound in red and gold, and the Father held them up so that the Fourth could see them.

"These," said he, "are the prizes which it is my custom to offer to this class on each St. Augustine's day, to be contested for. From your showing to-day you don't deserve anything, but," tapping the books, "the prizes are already bought, so I'll let it go and hope for improvement in the future. As is usual, the contest will be carried on by teams of two deskmates; the books are both alike, being the 'Life of St. Augustine,' and each of the winning two will receive one."

He put the books upon Brother Clement's desk, folded his arms across his big chest, and regarded the Fourth with much disapproval.

"There is no use in my making the subject of the contest one of doctrine," spoke he, after a withering pause, "because none of you seem to know anything about *that*. So I will make it," he snapped his fingers thoughtfully and wrinkled his brow in an effort to think of a fitting subject; just then his wandering gaze became fixed upon a large engraving of "The Three Wise Men" which hung over the door, and he smiled. "I'll have you tell me, one week from to-day, in a paper of not more than two hundred words in length, who were the three greatest men in the world." He noticed the eyes of the Fourth directed upon the picture, and hastened to say: "The men are not necessarily to be taken from sacred history; they may be chosen from any age and any walk in life."

As they went down the stairs at the noon hour the Fourth talked it over shrilly, because it was a new thing. Riley, however, took no part in the discussion; he seemed to be cogitating. Martin and Kennedy passed him at the gate.

"I told you you'd take a fall," said Kennedy sneeringly.

"I heard you," returned Riley.

"And when we pull down the prizes," put in Martin, "you'll fall harder *still*."

"You ain't got 'em yet," said Riley.

Martin and Kennedy stared, then burst into uproarious mirth.

"Maybe *you* think *you'll* get 'em — you and Fatty Hopkins." Martin seemed greatly diverted at the idea, and poked Kennedy in the ribs. "Ain't that the limit? He thinks they're going to win; and him only in the class a couple of months."

"I'll bet," said Riley, "that you've got salt on the tail of every sparrow in your street. There ain't *anything* that don't belong to you. I think I'll pick you for one of the three wise ones; because you know more than anybody I ever seen before."

As they went down the street Riley said to Hopkins, "Us two's going to win them books — we gotta win 'em!"

Hopkins had not heard the little exchange of repartee between his deskmate and Martin, and was somewhat surprised at the sudden exhibition of resolution.

"How can we?" protested he. "We don't know who the three greatest men was."

"We can find out. We'll ask people."

Riley thought the matter over with great care; and that afternoon he and Hopkins, when Brother Clement was not looking, compiled a list of persons to be applied to for information. The first on the list was old Shamus who kept the fruit stand across the way; and they paid him a visit as soon as school was out.

"He's over eighty years old," said Riley, "and he ought to know a lot about people."

When the question was put, Shamus stroked his white beard and reflected.

"The three greatest men in the world," said he slowly, "was Brian Boru, Daniel O'Connell, and Charles Stewart Parnell."

"I never heard of any of them," said Hopkins as they went down the street; "did you?"

"I know about Brian Boru," answered Riley. "He licked somebody in Ireland once. We got a picture of it being done."

Next on the list was Dan Callahan. Dan was a friend of Riley's; he was six feet tall, and tended bar for Kerrigan. When he received the query he leaned over the bar and regarded them with interest.

"The three greatest men in the world?" repeated he. "That's easy. I got 'em right in a line — Jack Dempsey, John L., and Fitz; don't let anybody tell you different."

"I guess Dan ain't just on to what we want," said Riley as they emerged from Kerrigan's.

Next morning on their way to school they stopped in to see Herr Straubmuller, the blind man, who, day in and day out, could be seen weaving baskets, or playing his violin, in the little cellar under the shoe store on the corner.

"Ach!" cried he, "dot was a hard question. But I dink me I can gif you der answer. Der three greatest men by der world was Beethoven, Schiller, und Bismarck."

"It ain't no use," said Riley, after they had left the cellar; "everybody says different; it's just according to who you ask."

They sat on the horse block in front of the parish house, which was next door to the school, and silently pondered the matter.

"Say," said Hopkins, suddenly, "Father Augustine always be's the judge in these contests."

"Well," inquired Riley, "what of that?"

"If everybody," proceeded Hopkins, "is got three wise men of their own, why Father Augustine must have his lot, too. And whatever three he's got picked is the three that would pull down the books."

Riley looked at his chum with admiration.

"Say," remarked he, "you're all right. That's just the cheese. Now all we got to do is to find out what Father Augustine thinks — but, hold on! I've got one of them already."

"Who?"

"St. Augustine! Hay," thumping Hopkins on the back delightedly. "He *must* be one of them."

"Sure, he must! Ain't Father Augustine named after him? Ain't he always telling us what's in his books? And don't he give us prizes on his name-day? We got one of them, all right."

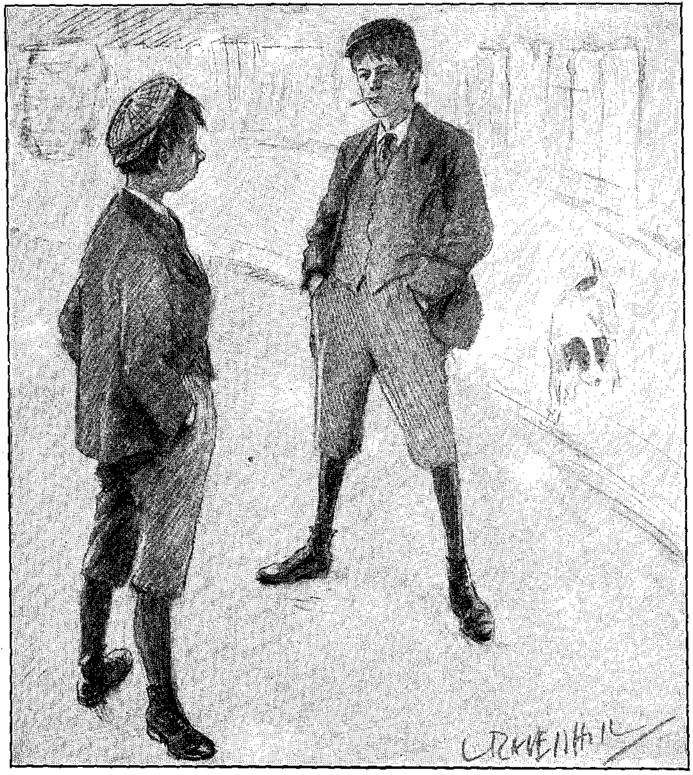
Riley took out a soft pencil and a soiled scrap of paper; then he wrote the name thus:

No. 1: St. Augustine.

on the paper, and placed it in his pocket with great care.

"We only got to dig up two more, now," said he, "so we'll lay low and not say a word."

The Fourth was in a turmoil all day; awed whispers went about regarding the efforts of Martin and Kennedy to discover the three great ones of the earth, and report had them staggering under the weight of books, the like of which had never before been seen; and also as drinking many cups of strong coffee to keep them awake at night. During recess now, Martin had no time to waste upon jibes at Riley. He and Kennedy secluded themselves in lonely corners, compared long lists of writing, and talked learnedly; Riley observed all this and grinned.



"*'Us two's going to win them books — we gotta win 'em!'*"

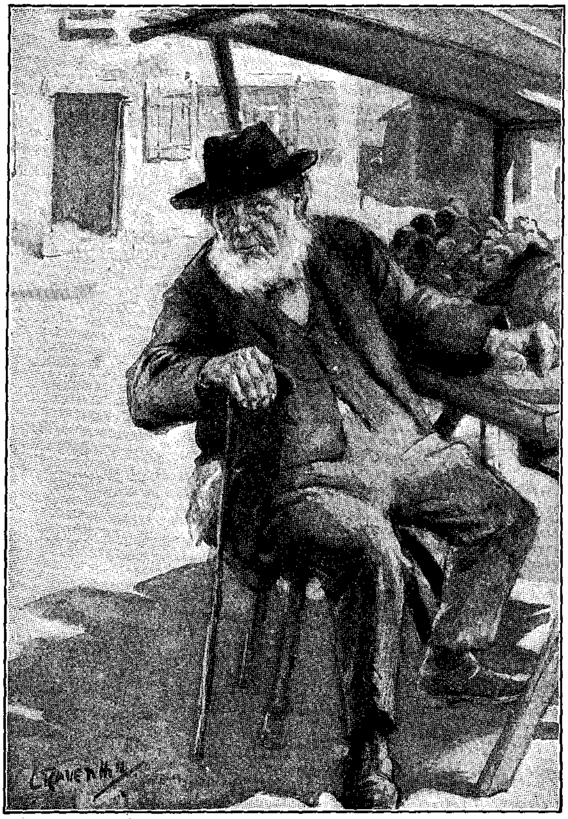
"They've got it all to themselves; you *can't* beat 'em," said he derisively.

As the class was being dismissed that afternoon, Brother Clement asked Hopkins to remain. Father Augustine wanted a boy to go after a package of books which he had purchased. It was a good-sized package, and Hopkins was selected because he was stout and capable.

"I got to go in and get a note from him," said Hopkins to Riley, who had waited for him outside.

"I'll go in with you," said Riley, quickly.

The girl who opened the door of the parish house at their ring, showed them into Father Augustine's study on the second floor, and bade them wait. The room was lined with framed prints, and books were scattered about upon shelves and window-seats. Each corner had a great, musty looking stack, and every chair and table contained a heap of them. As Father Augustine did not come at once the two boys proceeded to look the books over.



"Old Shamus who kept the fruit stand"

"Here's 'Plays of William Shakspere,'" said Hopkins.

"I seen one of 'em once in a theater," stated Riley. "They was a lot of men that hollered like anything and chopped at each other with swords. It was great!"

"Here's 'Shakspere As a Boy,' 'Shakspere's Kings,' and 'Animals of Shakspere.'"

"Here's two — three — four different kinds of the 'Life of Shakspere.' Say Hoppy," and Riley turned an astonished face upon his deskmate, "this whole stack of books is about Shakspere."

"So is this bunch over here," exclaimed Hopkins, investigating, "and look at that lot in the book-case! They're all about him."

They gazed at each other for a moment; then Riley slowly got out his paper and pencil.

"Did you ever see anything so easy?" he asked blissfully, as he wrote:

No. 2: William Shakspere, Esq.

"Now we only got one to get," said Hopkins. "Shakspere must be one of Father Augustine's three; else why would he have so many books about him?"

Here the girl entered the room and asked Hopkins to step into an office, as Father Augustine was busy. When he returned with the note for the bookseller he found Riley examining a print of a gentleman in a starched ruff which hung near the door. Riley wanted to remain in the study but the girl bundled them down the stairs and out at the door.

"What did you want?" asked Hopkins.

"Did you see that picture what I was looking at? It was of a man with a bald head and whiskers, and a wrinkly thing around his neck. All that one side of the wall was covered with old-fashioned pictures and they was all of the same man, only he was holding his head different ways."

"Didn't none of them have no names on?" Hopkins demanded excitedly.

"Not one."

"I bet it's the third man," declared Hopkins. "Let's go back and ask what his name is."

"And give it all away?"

"That's so; Father Augustine might see what we was after, mightent he?"

They talked the situation over until they got to the second-hand book-store; while Hopkins was getting the parcel, Riley inspected the stock. Suddenly he brightened.

"Have you," he asked a clerk, "got any more pictures of people, like that?"

He pointed to some old engravings which hung from a wire slung across the store.

"Lots of 'em; right on that table over there."

Riley plunged into the heap eagerly; Hopkins, with Father Augustine's books dragging him down on one side, came up in the midst of his friend's labors.

"What's them?" asked he.

"Pictures of people — old-fashioned ones. I might find one like them on Father Augustine's walls."

"That's so! It's good you thought of that." Hopkins dropped the parcel and watched the search, anxiously. "It might be here, all right."

Riley burrowed deeply into the heap of prints; a half-hour passed, and his face began to grow long; but suddenly, with a gurgle of joy, he snatched at a picture of a man in a starched ruff.

"Is it him?" breathed Hopkins.

"It's him — sure." Riley feasted his eyes delightedly upon the portrait. "This is just the same as the one by the door — only littler. We got that Martin done up this time, for we got the three wise men all right."

He drew out his paper and pencil; and with those important articles held ready in one hand and the portrait in the other, he joggled a clerk by the elbow.

"Mister," asked he, "whose picture is this?"

They held their breath as the man took the portrait and glanced at it.

"This?" said the clerk. "Oh, this is a picture of Shakspere."

Riley put his paper and pencil back in his pocket, and they departed sorrowfully.

"I thought we had it nailed that time," said Hopkins, with a long breath.

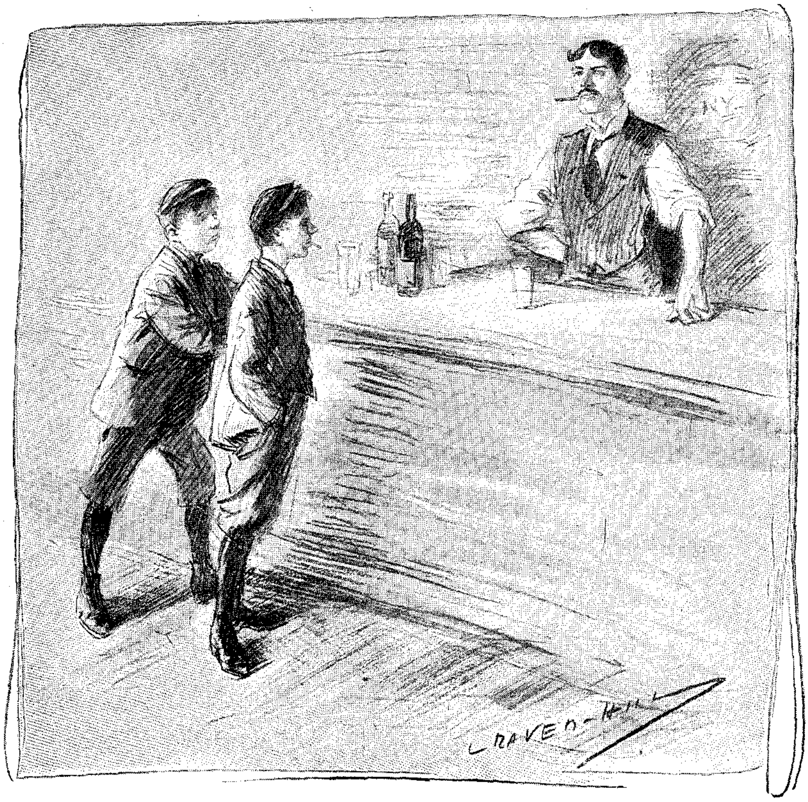
"Me, too." Riley was discouraged and seemed to be considering. "Say," suddenly, "suppose Father Augustine ain't got three great ones picked out, eh? Suppose he's only got two?"

Hopkins looked horrified.

"Do you think that's all he's got?"

"I don't know. I'm only saying."

"'*Jack Dempsey, John L., and Fitz; don't let anybody tell you different*'"



They left the parcel of books at the parish house and then went home.

"I'm coming around to-night," said Riley as they reached the Hopkins's domicile. "We gotta hustle up on this."

"This is the night I take old Mr. Straubmuller for his walk," returned Hopkins. "You know he never gets out unless some one leads him."

"All right; I'll go too, and we can talk about things as we walk along."

As has been noted before, Herr Straubmuller, the blind basket-maker, was a lover of the violin. But he loved the music of any instrument, and when Hopkins took him out for his walk two nights in the week he always requested to be led past the parish church; usually Father Augustine played the great organ for an hour after dinner, and the blind man loved to loiter outside and listen.

As it chanced, the Father was at the instrument that night, and the two boys, with their blind charge, sat upon the great stone steps and listened. The organ cried and sobbed like a pleading supplicant; next it thundered like an exultant giant, then, wailed and moaned itself into silence.

"He improvises," said Herr Straubmuller. "Ach, dot is goot! He is a master of der organ, ain't it?"

It began again; but this time it was solemn and steady; its peals of joy mingled with great sobs of sadness. The blind man's face lit up, and his hands beat the time.

"It is der grand mass of Mozart," whispered he.

The old man remained enraptured; the boys discussed their problem in low tones so as not to break in on his pleasure. While the organ still played, one of the church doors opened, and a stout man descended the steps.

"Oh, Mr. Straubmuller," cried he. "Enjoying the music?"

It was the choir-master, and the blind man recognized his voice at once, for they were old acquaintances.

"I often come mit some of der kinder of der neighborhood," said Herr Straubmuller. "He plays always der music of Mozart beautiful."

"Indeed, he does," said the choir-master. "But," with a laugh, "why not? Father Augustine has loved Mozart from a boy. He thinks he was one of the greatest of men!"

Like lightning Riley and Hopkins closed in on the choir-master; they hung upon each side of him like yearling bull-terriers.

"What name?" they cried in a breath.

"Mozart, do you mean?" asked the astonished man.

Riley pulled out his paper and pencil. "How do you spell it?"

"M-o-z-a-r-t. His first name was Wolfgang."

"Much obliged," said Riley gratefully; and down it went:

No. 3: Wolfgang Mozart.

He put the precious document and trusty pencil away; then he looked at Hopkins and grinned.

"Oh, I don't know," said he.

"Oh, I guess yes," returned the delighted Hopkins.

After they had taken the blind basket-maker home, they held a consultation in a corner of the Hopkins's kitchen.

"Now that we got the three of 'em," said Riley, "we must find out things about them, so's to write the two hundred words."

"If we only had the books what Martin's father's got," longed Hopkins. "They're big fat ones, and tell about swell people—when they was borned and when they died. We'd get what we want out of them, all right."

"That's so; I forgot about them. We'll go and look at 'em to-morrow."

"Will we ask the lend of 'em from Martin?" asked Hopkins, doubtfully.

"Well, I guess not. The library downtown's got 'em. There's a girl there that wears white shirt-waists and has fuzzy hair. I talked to her once, and she's all right. She lets you look at the books if you don't make finger-marks inside of them."

After school next day, they proceeded to the library and interviewed the girl with the white shirt-waist. This obliging young lady at once placed at their disposal several weighty volumes of an "Encyclopedia of Biography." Riley proceeded against St. Augustine, while Hopkins tackled Shakspere; after which they fell upon Mozart together. When they had filled several dozen sheets of paper with vertical writing, they restored the books, thanked Riley's friend at the desk, and departed.

"We got three days more to work it up, good," said Hopkins as they rode home in an electric car.

"That's plenty," said Riley. "We can do it in a couple of afternoons after school."

The essays were handed, on the last day, to Brother Clement; he in turn took them to Father Augustine who promised to visit the Fourth next day and render a decision. Meantime the members of the class discussed their respective selections.

"Sam Wilkins," Hopkins informed Riley, "says the three greatest men is George Washington, Ab'ram Lincoln, and General Grant. His father told him so."

"His father ain't going to be judge," said Riley, composedly. "So we ain't going to do any worrying."

Martin overheard this last.

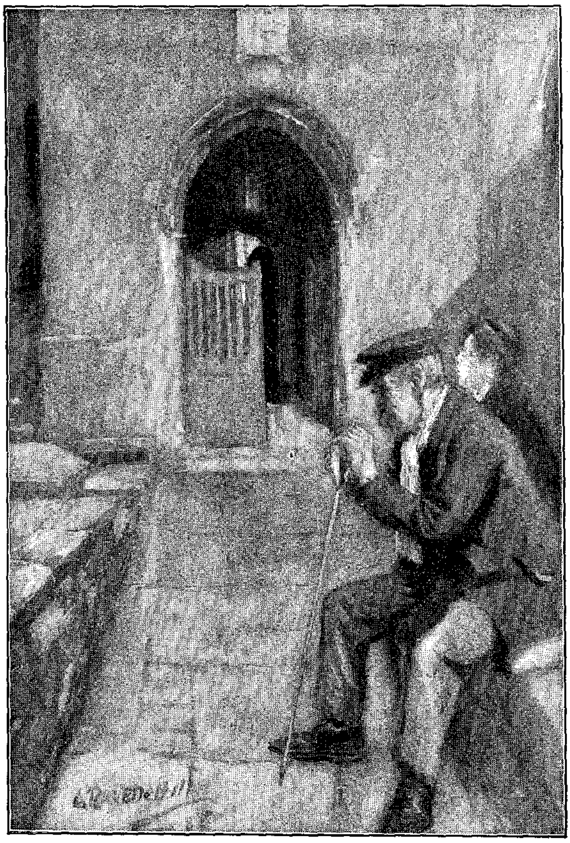
"What's the use?" remarked he. "You know you and Hoppy's got the prizes all packed up, ready to take away," with a sneer.

"I know we have," coolly spoke Riley. "It was like giving the books to us from the start. You people never had a chance."

"Ain't that little lobster got a gall!" growled Martin to Kennedy.

"Don't let him jolly you," said the latter; "look at him laughing at you."

In the midst of the afternoon session, next day, Father Augustine came in. After some preliminaries he faced the Fourth upon the burning question. From the bundle of essays he selected one and held it up. The Fourth recognized the pink paper and beautiful handwriting of Kennedy, and a murmur of "I-told-you-so," went about. Hopkins, under cover of the desk, kicked Riley convulsively. The latter paid no heed; his mouth was puckered up as though he were about to whistle, and he seemed to be holding his breath.



"*The blind man loved to loiter outside and listen*"

"This essay," said Father Augustine, slowly, "is one of the best written that the Fourth class has ever produced. The choice of three great men made in it is excellent. King Alfred, Christopher Columbus, and the Emperor Constantine are no mean trio."

He paused and looked at the paper with pleasure. Martin glanced back and made a mocking gesture to Riley. But the lad with the red hair paid no more attention to this than he did to the despairing kicks of Hopkins under the desk. He seemed dazed.

"This being the case," proceeded Father Augustine, "I almost regret to say that it does not win the prize."

He laid the pages down amid dead silence; Martin and Kennedy turned pale; Hopkins's kicks suddenly ceased.

"After much thought," said Father Augustine, "I have concluded that the winning selection of three great men is": he spoke slowly and seemed to enjoy the suspense, "St. Augustine, Shakspere, and Mozart!"

Riley's puckered mouth relaxed, and he drew in a long breath. Hopkins madly resumed his kicking, but this time they were kicks of victory.

"The books," said Father Augustine, "belong to Masters Riley and Hopkins, and with them go my congratulations."

The Fourth worked through the afternoon in a state of amazement. When the bell rang, they strapped their books and prepared to go.

"How did them two kids do it?" demanded Martin of Kennedy, in the hallway. "Look at what we done hunting things up — look at the books we used."

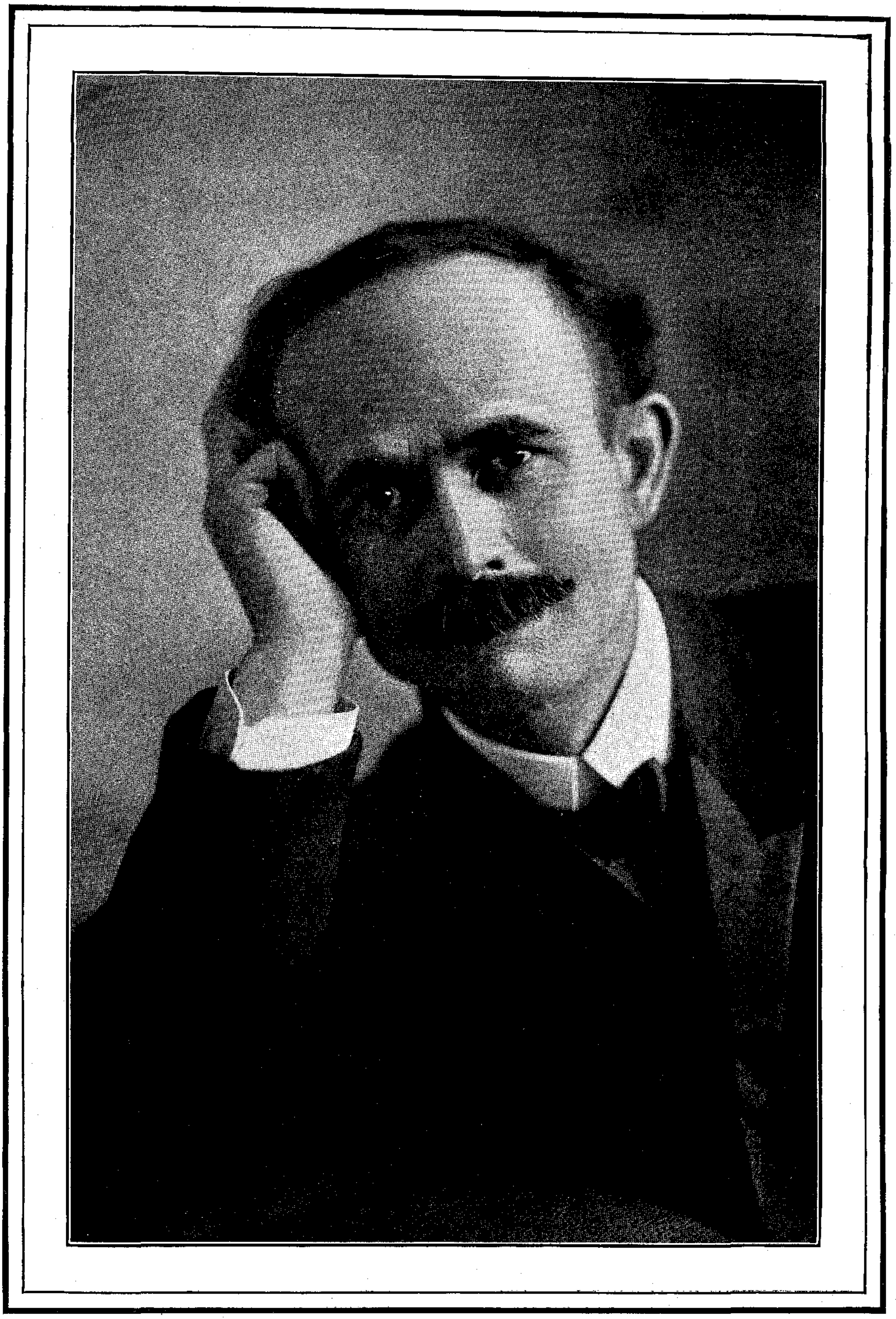
"We didn't use so many books," remarked Riley, as he and Hopkins came along, a grin on each of their faces, and each holding a red and gold "Life of St. Augustine" under his arm; "what we used was brains."

THE MOUNTAIN GOD

BY

FLORENCE WILKINSON

There is a mountain god, they say, who dwells
Remote, untouched by prayers or temple bells;
A god irrevocably who compels
The hidden fountains and the secret wells
Upward and outward from their cloistered cells;
He calls them, calls them, all the lustrous day,
And not one rippling child dare disobey.
There is a god who dwells within your eyes
Like that veiled god of mountain mysteries,
Compelling all my secret soul to rise
Unto a flooded brim of still surprise,
Flooded and flushed beneath the god's great eyes.
Belovèd, you have called me to the day,
And all the fountains of my life obey.



JUDGE LINDSEY

"SHOULD NOT BE KNOWN AS THE FOUNDER OF ANOTHER INSTITUTION . . HE IS A MAN, A BRAVE, GENTLE MAN, WHO IS REINTRODUCING INTO LIFE, ALL LIFE, AND INTO ALL THE INSTITUTIONS WHICH HE CAN INFLUENCE, THE SPIRIT OF HUMANITY"